



9th AFRICA BANK 4.0 SUMMIT

24th – 26th
August 2022 **SADC REGION**

The Venue Melrose Arch, Johannesburg - South Africa | In-Person Event

SUMMIT | WORKSHOP | HONOR CELEBRATION & GALA DINNER

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Scaling Up Digital Transformation

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MEET THE INFLUENTIAL LEAGUE OF FINTECH LEADERS



Nandan Mer
Group Chief
Executive Officer
Network International



Bongzi Kunene
Managing Director
The Banking
Association
South Africa



Dr. Reda Helal
Managing Director, Group
Processing Business – Africa
& Co-Head Group
Processing Business
Network International



Chris Wood
Regional Managing
Director Southern Africa
and PALOPS
Network International



Zandile M. Shaba
Chief Executive Officer
MyBucks Banking
Corporation



Dr. Lance Mambondiani
Chief Executive Officer
BancABC



**Dr. Christian
Herbert Ayiku**
Chief Executive Officer
DafriBank Digital Ltd



Hennie Ferreira
Chief Executive Officer
MicroFinance South
Africa



Dr. Ethel Mupambwa
Managing Director &
Chief Executive Officer
MoneyMart Finance



Mehdi El Akari
Managing Director for
Strategic Sales
Network International



Richard Kadiaka
Regional Head – Issuer
Processing Solutions
Network International



Lavina Ramkissoon
Chairperson
Fintech Association of
South Africa



Brendon Williamson
Regional Managing Director,
Acquiring – South Africa
DPO Group



Gabriel Roux
Chief Executive Officer
Stratech



Albertus Potgieter
Chief Executive Officer
iTickets



Ian Read
Senior Partner
FICO



Valentin Alexeev
Business Relationship
Manager
OpenWay



Cyril Ghanem
SVP Sales EMEA
IDEX Biometrics



Kumaran Selvarajalu
Senior General Manager,
Payments
The Banking Association
South Africa



Benlaw Ruredzo
Chief Digital Officer
CBZ Holdings Limited



Greg Illgner
Chief Strategy Officer
TymeBank



Chitalu Charity Mwanza
Chief Executive Officer
Digital PayGo



Megan Brown
Head of Strategic
Payments Division
FNB South Africa



Brad Gillis
Head: Payments
African Regions
Standard Bank Group



Ryde Jones
Head of Banking and
Partnerships
DPO South Africa



Matambila Karima
Country Head,
Information Security
Ecobank Zambia Limited



Pascale Albrecht
Head of Commercial
Card Strategy
Nedbank Limited



Carlo Ricci
Head of Sales, Southern
Africa & PALOPS
Network International



Salomon Erasmus
Regional Head: Strategic
Business Development
Network International



Meagan Rabe
Executive Head: Retail &
Alliance Banking
Access Bank South Africa



Nolwazi Hlophe
Deputy Director, Financial
Regulation and Supervision
Digital Frontiers



Akshay Faugoo
Head of Transformation
Bank One Limited



Amenda Makhetha
Group Head of Data Privacy
Absa



Darren Franks
Co-Founder & Director
Fintech Association
of South Africa



Ganizani Phiri
Group Head of
Information Technology
FDH Financial
Holdings Limited



Nollie Maoto
Chief Data &
Analytics Officer
FNB South Africa



Esther Munyi
Group Head of
Data Services
Sasfin Bank



Maritza Curry
Head of Data
RCS Group



Dr. Natalie Raphil
Founder
RobotsCanThink
Chief Technology Officer
FCB.ai



Danielle Lawrence
Vice President Operations
Talentinthecloud



Paul St Quintin
Associate Partner,
Technology Consulting
EY



Mpho Sadiki
Head of Real-Time
Payments
BankservAfrica



Kevin Lomax
Senior Vice President, Managing
Director South Africa
Wings Travel Management



Stacey Japhta
Vice President Growth
Talentinthecloud



Sephuthile Mhlongo
Manager, Financial
Regulation and Supervision
Digital Frontiers



08:00 – 09:00 **Morning Registration & Networking** Hosted by **network**>

09:00 – 11:00 **SESSION A: How to build a world class processing platform**

Workshop Program

- How to select best in class systems
- How to architect and integrate the platform
- How to build standard products and solutions
- How to be nimble and adaptable to change
- How to manage compliance and regulations
- How to build resilience, reliability and availability
- How to enable a partner / fintech ecosystem to build around you
- How to continuously iterate and strive to improve

Workshop Methodology

- Brief conceptual overview for each case
- Exemplary results of tools and methods in practice
- Learn about best practices by other companies
- Interactive discussions

Workshop Leader

Richard Kadiaka – Regional Head – Issuer Processing Solutions | Network International

11:00 – 11:30 **Networking Refreshment Break** Hosted by **network**>

11:30 – 13:00 **The Relationship between Banks & FinTech's – Navigating a fast-moving world to drive value**

Workshop Program

- Introduction – The exponential factor
- Placement – Leveraging each other's strengths
- Education – Cross industry alignment
- Data – The feedback loop
- Q&A

Workshop Methodology

- Brief conceptual overview for each case
- Exemplary results of tools and methods in practice
- Learn about best practices by other companies
- Interactive discussions

Workshop Leader

Ryde Jones – Head of Banking and Partnerships | DPO South Africa

13:00 – 14:00 **Networking Lunch Break** Hosted by **network**>

14:00 – 17:30 **SESSION C: Talent 4.0**

Workshop Overview

As financial services continue to go through rapid evolution, your talent strategy has never been more important. In this workshop we explore the various strategies around talent acquisition, engagement, experience, diversity & inclusion, retention and employer branding. Led by two of the sectors leading experts on talent, this workshop is designed for anyone involved in the hiring process – from board level executives through to hiring managers.

Workshop Program

- The evolution of talent and what the different generations actually mean for your business
- How to not get caught into the trap of just filling jobs?
- How your business can be more attractive to diverse talent?
- How to convert your human resources function into a profit center?

Workshop Methodology

- Brief conceptual overview for each case
- Exemplary results of tools and methods in practice
- Learn about best practices by other companies
- Interactive discussions

Workshop Leaders

Darren Franks – Co-Founder & Director | Fintech Association of South Africa

Danielle Lawrence – Vice President Operations | Talentinthecloud

Stacey Japhta – Vice President Growth | Talentinthecloud

17:30 **Close of Pre-Conference Masterclass Workshop**

**Evening Networking
Reception**





08:00 Morning Registration & Networking

09:00 Welcome from BII World: House Keeping & Administration

09:10 Chairman's Opening Remarks

Chris Wood – Regional Managing Director – Southern Africa and PALOPS | Network International

SECTION 1: HARNESSING THE POWER OF DIGITAL TRANSFORMATION IN INCLUSIVE BANKING AND PAYMENTS

CURTAIN RAISING KEYNOTE

09:30 **The Impact of Digital Transformation in Financial Services**

- Defining what is meant to be digital transformation in the new world
- What should the financial sector do to overcome challenges in their digital transformation journey?
- What methods should be adopted to mitigate resistance within your organization to achieve the digital transformation growth?

Presenter:

Nandan Mer – Group Chief Executive Officer | Network International

09:50 **THE PAYMENTS TOWN HALL** Does Regulation Influence Payment Innovation or is it the other way around?

- We are seeing an increasing wave of centrally led changes across the globe in payments regulation, does this throttle or accelerate the rate of innovation in payments?
- How do the different players in the ecosystem respond? Are the Banks and large players over regulated, while the Fintechs and niche players go under the radar?
- With Open Banking and rapid payments playing such a significant role, how do you see this impacting businesses and consumers?
- How do you see all this change affecting cost models, and is there such a thing as competitive compliance for commercial entities when meeting central regulatory change?

Featured Panelists:

Megan Brown – Head of Strategic Payments Division | FNB South Africa

Brad Gillis – Head: Payments African Regions | Standard Bank Group

Mpho Sadiki – Head of Real-Time Payments | BankservAfrica

Dr. Reda Helal – Managing Director, Group Processing Business – Africa & Co-Head Group Processing Business | Network International

Moderated By:

Chris Wood – Regional Managing Director – Southern Africa and PALOPS | Network International

10:30 Networking Refreshment Break

Hosted by **network**>

11:00 **CEO INFLUENCER PANEL** Banks must deliver on Digital Experiences! Period!

Digital has been at the forefront of any organization's success over the past decades. Today more than ever, maintaining a positive customer experience is paramount to maintaining your brand and positive word of mouth. How to deliver the next-generation digital experiences that meet customers' expectations efficiently is a CEOs' top priority in today's fast-moving world. Our panel of CEOs will talk about:

- How to maintain high customer satisfaction while scaling cost-effectively?
- How to balance digital and humanized customer experiences?
- How to provide seamless experiences across channels with omnichannel engagement?
- How to be prepared for the next generation of digital engagement?
- What is the future of digital transformation in SADC's banking sector?

Featured Panelists:

Nandan Mer – Group Chief Executive Officer | Network International

Dr. Lance Mambondiani – Chief Executive Officer | BancABC

Dr. Christian Herbert Ayiku – Chief Executive Officer | DafriBank Digital Ltd

Zandile M. Shaba – Chief Executive Officer | MyBucks Banking Corporation

Hennie Ferreira – Chief Executive Officer | MicroFinance South Africa

Moderated By:

Mehdi El Akari – Managing Director for Strategic Sales | Network International



11:50 Understanding Digital Experience Gaps Which Provides a Window to Revenue

Most banks don't understand what frustrates customers as they engage with your organization. In this presentation, I'll talk about:

- How financial institutions can better understand (and fix) the gaps in the digital customer journey?
- What are the emerging opportunities for financial institutions that create a seamless digital experience?
- How financial institutions can integrate branding, channel choices, communication strategies, and rewards programs to create engagement and revenue opportunities?

Presenter:

Ian Read – Senior Partner | FICO

12:10 Building a Modern Payment Infrastructure to Win in the Digital Era

- Understanding the real-life requirements of a modern payment infrastructure
- Strategies and best practices to deliver best-in-class services

Presenter:

Mehdi El Akari – Managing Director for Strategic Sales | Network International

12:30 New business models and technologies for profitable payment business

- Card-as-a-Service, BNPL, embedded finance, cloud payments, digital wallets for micro-merchants and consumers: stories from OpenWay clients all around the globe
- Lessons learnt from non-bank financial institutions and fintechs
- Universal digital payments platform for traditional and innovative payment businesses

Presenter:

Valentin Alexeev – Business Relationship Manager | OpenWay

12:50 **FIRESIDE CHAT** Demystifying Digital Lending – Making Digital Credit Accessible & Affordable



Digital lending can be a powerful force for financial inclusion. Innovations in digital lending are enabling financial service providers (FSPs) to offer better products to more underserved clients in faster, more cost-efficient, and engaging ways. In this conversation, Mrs. Bongzi Kunene the Managing Director for The Banking Association South Africa will emphasize on these areas of discussions:

- What's the Big Deal with Digital Lending, and how does that matter to South Africa and the SADC region?
- What is the ideal model(s) for digital lending that fits into the region's financial inclusion bucket list?
- The Process Improvement – What are the key aspects to consider when designing a tech and touch channel strategy?
- What is the region's maturity matrix in digital lending per average financial institution? Are we on track, or we're still far away from our goals?

Guest Speaker Panelist:

Bongzi Kunene – Managing Director | The Banking Association South Africa

Moderated By:

Darren Franks – Co-Founder & Director | Fintech Association of South Africa

13:10 Networking Lunch Break

Hosted by **network**>

14:10 **DIGITAL LEADERS PANEL** Come Together: How Fintechs, Banks and other Financial Service Providers can partner to innovate in CX & Engagement?



- What value is there in fintechs, banks and other financial service providers collaborating to enhance the customer experience?
- How can fintechs help banks and financial service institutions to improve CX?
- How should banks and financial services institutions constructively engage with innovative fintechs?
- What are the best strategies to re-engage with dormant customers? How can digital help?
- How to balance priorities between customer acquisition and customer engagement initiatives?
- What is the future of customer onboarding, retention and improving CX?

Featured Panelists:

Chitalu Charity Mwanza – Chief Executive Officer | Digital PayGo

Benlaw Ruredzo – Chief Digital Officer | CBZ Holdings Limited

Darren Franks – Co-Founder & Director | Fintech Association of South Africa

Ian Read – Senior Partner | FICO

Meagan Rabe – Executive Head: Retail & Alliance Banking | Access Bank South Africa

Moderated By:

Carlo Ricci – Head of Sales, Southern Africa & PALOPS | Network International



15:00 Promoting Women and Youth Financial Inclusion – The Zimbabwe Story

African governments are at the forefront of leveraging policy and supply-side market dynamics to build more inclusive economies that empower financially-excluded groups. The past decade has seen growth in financial services access for the economically marginalised through a combination of novel policy reforms, innovative private sector partnerships and business models, as well as double-digit growth in mobile phone ownership. Let's deep dive into the presentation:

- The Gender-Lens: Supporting women-led micro-enterprises in Zimbabwe. How has this segment paved the way forward in financing opportunities post pandemic?
- Solar energy builds business for women entrepreneurs. Why should financial institutions focus on the renewable energy sector to level up their access to finance strategies?
- What are the opportunities for promoting financial inclusion to the youth segment? Do emerging markets require fancy digital technologies to advance the youth's experience?
- The way forward and key learning for the SADC region

Presenter:

Dr. Ethel Mupambwa – Managing Director & Chief Executive Officer | MoneyMart Finance

15:20 Biometric KYC – Keeping Fraudsters out of your System

Some form of identity theft is at the heart of most financially-motivated fraud. A proliferation of personally identifiable information (PII) available through social media and other public sources is easily accessible to aspiring fraudsters, while the anonymity of Internet commerce and communication gives them plenty of cover. Biometrics are rapidly making their way into the mainstream as a means to help prevent identity theft and fraud. Most visibly, we see fingerprint sensors being integrated into smart phones as a more convenient mode of secure access to a device for its owner. In this presentation, we will understand various tactics and strategic elements as to how biometric KYC helps in preventing any fraudulent action on your system and with your customers.

Presenter:

Cyril Ghanem – SVP Sales EMEA | IDEX Biometrics

15:40 Networking Refreshment Break

Hosted by **network**>

16:10 **FIRESIDE CHAT** Selecting a Payment Service Provider



- How important was it that PSP was a suitable fit for your business model?
- What capabilities were of importance when selecting your PSP?
- Was geographic reach of importance?
- Is integration a factor?
- Is mobile compatibility of importance?
- How important was the customer service support element?

Featured Panelists:

Gabriel Roux – Chief Executive Officer | Stratech

Albertus Potgieter – Chief Executive Officer | iTickets

Moderated By:

Brendon Williamson – Regional Managing Director, Acquiring – South Africa | DPO Group

16:30 **FIRESIDE CHAT** The Importance of Customer Segments and its Impact of Inclusive Digital Banking



- How digital banks can support the mission of financial inclusion?
- How does product affordability and accessibility overwhelm the servicing to the underserved segments such as low-income women and rural customers?
- What is the way forward for digital banks in order to achieve inclusive banking and enhance customer satisfaction across the underwhelmed segments?

Guest Speaker Panelist:

Greg Illgner – Chief Strategy Officer | TymeBank

Moderated By:

Salomon Erasmus – Regional Head: Strategic Business Development | Network International



16:50 **PAYMENTS INNOVATION PANEL** **Boosting Digital Payments Innovation**



- How is SADC revolutionizing money interoperability?
- How digital payment providers can unlock innovation in the digital finance ecosystem by selling open APIs to third parties? How will the empowerment of these companies help create new products and services that will benefit providers, third parties, and low-income customers alike?
- How P2P platforms are reshaping the payments value chain?
- What is the scope to process payments and transactions through AI to gain efficiency in payment processing?
- What are new developments on combating cyber risks to ensure efficient and secured digital payments distribution in the region?

Featured Panelists:

Nandan Mer – Group Chief Executive Officer | Network International

Kumaran Selvarajalu – Senior General Manager, Payments | The Banking Association South Africa

Nolwazi Hlophe – Deputy Director, Financial Regulation and Supervision | Digital Frontiers

Moderated By:

Mehdi El Akari – Managing Director for Strategic Sales | Network International

17:30 **Close of Day One Conference**

19:30 **Networking Gala-Dinner & Honorary Celebration**

Hosted by **network**>



Networking Gala -Dinner

Hosted by **network**>



08:00 Morning Registration & Networking

09:00 Welcome Remarks from the Chairman

Chris Wood – Regional Managing Director – Southern Africa and PALOPS | Network International

SECTION 2: GOING OPEN, REDUCING TURNAROUND TIME, AND LEVERAGING ON CUSTOMER SUCCESS STORIES

09:10 **Open Banking and Financial Inclusion: The Path to Digital Transformation**



- Financial Inclusion & Open Banking: The current state of play in Africa
- Open Banking and Financial Inclusion Acceleration
- Digital Transformation: PaaS

Presenter:

Dr. Reda Helal – Managing Director, Group Processing Business – Africa & Co-Head Group Processing Business | Network International

09:30 **FinSec Strategies for the Future of SADC's BFSI Industry**

- Examining the FinSec landscape across the region: Lessons learned, latest trends, opportunities and challenges
- Cybersecurity in the age of digital banking: How are banks mitigating risks?
- Fostering financial inclusion: Combining efforts for capacity-building, and leveraging community platforms to spread awareness about security

Presenter:

Matambila Karima – Country Head, Information Security | Ecobank Zambia Limited

09:50 **CYBERSECURITY PANEL Securing Digitization in an Era of Unprecedented Cyber Threats**



- Overview of SADC's Cyber Security Outlook
- Robust and agile IT security policy to bridge the gap between innovation and security
- Cyber risk management with digital transformation and ensure End-to-End Cybersecurity
- Re-engineer cybersecurity processes or face digital transformation failure
- Critical infrastructure protection and resilience
- Deploy threat-centric security solutions
- Test, review and update defences and policies
- Bridge the gap between Academia and Industry to leverage the cybersecurity of the region's financial sector

Featured Panelists:

Matambila Karima – Country Head, Information Security | Ecobank Zambia Limited

Ganizani Phiri – Group Head of Information Technology | FDH Financial Holdings Limited

Cyril Ghanem – SVP Sales EMEA | IDEX Biometrics

Moderated By:

Nolwazi Hlophe – Deputy Director, Financial Regulation and Supervision | Digital Frontiers

10:30 Networking Refreshment Break

Hosted by **network**>

11:00 **DATA PANEL Accelerating Analytics Developments and Deployments with Data Science Analytics Engine**



Today more than ever, businesses are looking on how they can differentiate and provide more value to their customers.

This will never happen without evolving the business into a data centric one where we look at how quick we can collect, access and transform data into insights, leveraging different technologies where digital and physical worlds collide sparking innovation. In this session we will address:

- Why should retail and digital product managers emphasize on being more data-centric than product-centric in their product development lifecycle? Is being data-centric the new customer centricity?
- How does your bank's digital transformation journey progress with being data centric?
- What is Open Data? How will it benefit financial institutions and their customers?

Featured Panelists:

Amenda Makhetha – Group Head of Data Privacy | Absa

Nollie Maoto – Chief Data & Analytics Officer | FNB South Africa

Esther Munyi – Group Head of Data Services | Sasfin Bank

Maritza Curry – Head of Data | RCS Group

Moderated By:

Salomon Erasmus – Regional Head: Strategic Business Development | Network International



11:40 Unlocking the Data Values to Build Data Culture Enabled by Literacy and Self-Service

Data is valuable, but it is useless if you and your organization do not know how to unlock its value. Banks require a strategic approach to collecting, curating, and consuming the data, especially when you're dealing in financial inclusion markets. We need to understand:

- How should banks build a data culture to achieve financial inclusion strategies?
- How to empower business users through self-service?
- How to implement governance supported by distributed data principles?

Presenter:

Maritza Curry – Head of Data | RCS Group

12:00 **FIRESIDE CHAT** Unlocking the Strategic Benefits of Commercial Cards in the Travel Market



Commercial cards have a wide growth opportunity as a working capital solution. Let's find out from our experts what they have to say when it comes to commercial cards in the world of travel. This fireside chat moderated by Chris Wood the Regional MD at Network International and his guests will focus on answering key questions such as:

- What is the state of the market when it comes to commercial payment innovation in the travel sector, keeping in view inflation, instability and new risks in the global economy?
- How B2B commerce will rise to become the top commercial payments spending and predict future growth trends?
- What are the opportunities for implementing virtual cards and their applications in commercial payments?
- How to improve the rewards and loyalty programs across commercial payments, especially in the travel sector? How will things improve the digital customer experience?

Guest Speaker Panelists:

Pascalie Albrecht – Head of Commercial Card Strategy | Nedbank Limited

Kevin Lomax – Senior Vice President, Managing Director – South Africa | Wings Travel Management

Moderated By:

Chris Wood – Regional Managing Director – Southern Africa and PALOPS | Network International

12:30 Digitizing and Designing Inclusive Payments for Women

Focus on women's economic empowerment is especially important in a world where compounded crises are leaving women further behind. In this presentation, we will talk about:

- How humanitarian actors and their partners are enabling women's digital financial inclusion?
- What is known about the gendered impact of digitizing cash transfers?
- How to make digital payments successful, especially for women?

Joint-Presenters:

Nolwazi Hlophe – Deputy Director, Financial Regulation and Supervision | Digital Frontiers

Sephutile Mhlongo – Manager, Financial Regulation and Supervision | Digital Frontiers

12:50 **CLOSING PANEL** Using Intelligent Automation to Build Business Resiliency



Every organization's mandate is to accelerate the adoption of technology to improve operational agility, reduce costs, and enhance workforce effectiveness with intelligent automation. If you can't afford intelligent automation, you better do something about it if you'd want to stay in the market. In this panel, our leaders will discuss:

- Why an outcome-focused mindset is crucial in making the most of intelligent automation technologies in banking?
- What is the role of process automation in building business resiliency?
- How to best leverage intelligent automation technologies by integrating them?
- Achieving success with intelligent automation implementation. What is the Secret Recipe?

Featured Panelists:

Akshay Faugoo – Head of Transformation | Bank One Limited

Lavina Ramkissoon – Chairperson | Fintech Association of South Africa

Dr. Natalie Raphil – Founder | RobotsCanThink | Chief Technology Officer | FCB.ai

Paul St Quintin – Associate Partner, Technology Consulting | EY

Moderated By:

Mehdi El Akari – Managing Director for Strategic Sales | Network International

13:30 Closing Remarks and Close of the 9 th Africa Bank 4.0 Summit – SADC Region

**Farewell Networking
Lunch Reception**

