



Summit Day One	
15 August 2024	
7:30 am	Registration and Networking
8:45 am	Chairman Welcome Address Brad Kirsten, Presenter, BradKirsten.com
9:00 am	Banking Resilience and Digital Innovation: Navigating Africa's Financial Landscape
9:30 am	<p>Panel Discussion: Revolutionising Banking: What Does the Future Look Like?</p> <ul style="list-style-type: none">• What does the future hold for bank branches?• How is our relationship with money evolving as we move towards a cashless society?• What are the key areas of growth and opportunity that banks should prioritise?• How do banks need to adapt to meet shifting customer expectations? <p>Panelists:</p> <ul style="list-style-type: none">• Cheslyn Jacobs, Chief Commercial Officer, TymeBank• Dr Lance Shingai Mambondiani, Group CEO, Coronation Financial Holdings, Zimbabwe• Stephen Joannides, Vice President, Banking, TransUnion South Africa <p>Moderator:</p> <ul style="list-style-type: none">• Brad Kirsten, Presenter, BradKirsten.com
10:15 am	<p>AI Secrets For Success</p> <ul style="list-style-type: none">• AI is HYPE, AI is topical, AI is all the rage. However, secrets to success include clear focus on what you're solving for and how to execute an ongoing transition to practical, realistic, and compliant value from the tech, otherwise, what's the point!• Like any new technology, the hype typically exceeds practical problems. AI is no different. In this session we will hear how to focus on the business problem and how to use AI to solve for it from the ground up. <p>Anthony Morris, Chief Industry Transformation Officer, nCino</p>
10:45 am	Morning Break, Networking and Exhibition



11:15 am	<p>Panel Discussion: Transformation for Traditional Banks: Exploring African Success Stories</p> <ul style="list-style-type: none">• How have "traditional" banks reacted to a more digital landscape?• What are the key drivers of disruption in banking and how can banks capitalise?• What does a digital journey look like for today's financial institutions?• What are the main challenges and opportunities for the future? <p>Panelists:</p> <ul style="list-style-type: none">• Ken Chitando, Managing Director, AFC Commercial Bank, Zimbabwe• Sam Mohatle, Head of Digital Banking, FNB, Lesotho• Sivan Lapidus, Senior Design Director, Absa Group <p>Moderator:</p> <ul style="list-style-type: none">• Brad Kirsten, Presenter, BradKirsten.com
12:00 am	<p>Panel Discussion: Transforming Customer Experience: The Power of Personalised Banking</p> <ul style="list-style-type: none">• How is hyper-personalisation reshaping customer experiences in the financial sector?• How to leverage digital innovation to improve customer experience• How does an omnichannel approach enhance customer journeys in today's digital landscape?• How can the financial industry ensure ethical use of customer data in AI applications?• Can banks foster meaningful relationships by prioritising education and financial literacy? <p>Panelists:</p> <ul style="list-style-type: none">• Jonathan Mundell, Chief Executive Officer, In On Africa (IOA)• Sherwin Barlow, Senior Manager, Head of Enterprise Engagement Services, MTN• Matthew Bray, Partner: Platform Specialist, Fico <p>Moderator:</p> <ul style="list-style-type: none">• Brad Kirsten, Presenter, BradKirsten.com
12:45 pm	Lunch Break, Networking, and Exhibition
1:45 pm	<p>Hyper-Personalisation across the Customer Lifecycle Matthew Bray, Partner: Platform Specialist, Fico, South Africa</p>
2:15 pm	<p>International Insights: How are Payments Regulated in Europe? What is new?</p> <p>Monica Monaco, Managing Director, TrustEuAffairs, Belgium</p>
2:45 pm	<p>Fireside Chat: Strategic Priorities for African Payments Leaders: Enabling Instant Payment Integration, Prevent Fraud, and Secure Seamless Operations</p> <ul style="list-style-type: none">• What is keeping payment leaders awake at night? Explore the key challenges with payment transformation and discover potential solutions• What are payment leaders doing to remain competitive and innovative in a rapidly changing ecosystem?• Where are the best opportunities to develop new solutions, win customers, and claim market share?• How do you ensure a seamless customer experience? <p>Speakers:</p> <ul style="list-style-type: none">• Brad Gillis, Head : Payments Standard Bank Rest of Africa, Standard Bank, South Africa

	<ul style="list-style-type: none"> • Peach Payments <p>Moderator: Brad Kirsten, Presenter, BradKirsten.com</p>
3:10 pm	<p>Panel Discussion: Forging a Clear Path for Africa's Payment Industry: Collaboration Between Financial Institutions and Regulators</p> <ul style="list-style-type: none"> • Digital payment regulation and its impact on financial inclusion in Africa • Addressing the continuing race between fast-moving innovation and the pace of regulation updates • Transparency and the interchanging of data – subject to customers' privacy requirements • Finding the balance: Seizing the limitless potential of new and disruptive technologies while complying with regulation • Should banks pivot to crypto and blockchain: A look at regulatory compliance • CBDCs development: Discussing the journey so far <p>Panelists:</p> <ul style="list-style-type: none"> • Monica Monaco, Managing Director, TrustEuAffairs, Belgium • Kumaran Selvarajalu, Senior General Manager: Payments, Banking Association South Africa • Kim Dancey, Director of Regulatory Affairs (Payments), Yoco <p>Moderator:</p> <ul style="list-style-type: none"> • Brad Kirsten, Presenter, BradKirsten.com
3:40 pm	Afternoon Break, Networking and Exhibition
4:10 pm	<p>Panel Discussion: Advancing cross-border payments in the SADC</p> <ul style="list-style-type: none"> • What are the main contributing factors of the high costs of remittances in the SADC region? • How has the intra-SADC corridor approach taken effect and to what extent has collaboration played a part? • Banks and non-banks, fintechs, MNOs – what barriers are they facing? • How is regulation enabling innovation, including by fintechs? • How does the SADC cross-border payments approach compare to cross-border payments initiatives on the continent and globally? • What is vital for the success of SADC cross-border payments? <p>Panelists:</p> <ul style="list-style-type: none"> • Julian Warnasuriya, FX Product Strategy SME, FNB, South Africa • Maxine Hlaba, Manager: Executive Secretariat, SADC Banking Association, South Africa <p>Moderator:</p> <ul style="list-style-type: none"> • Tshepo Rakhibane, Head: Stakeholder Engagements in Africa, BankservAfrica, South Africa
4:55 pm	<p>Fireside Chat: Navigating a Digital Payments Future</p> <ul style="list-style-type: none"> • What does the evolving payments landscape look like today? • How has fintech disrupted the payments ecosystem and what does this mean for banks? • A cashless future: How do banks react to the trend towards a cashless society • How can banks innovate their payment infrastructure to stay in the game? <p>Diederik Bruggink, Head of Payments, Digital Finance and Innovation, WSBI-ESBG, Belgium Moderator: Kim Dancey, Director of Regulatory Affairs (Payments), Yoco</p>
5:20 pm	Chairman Closing Remarks



	Brad Kirsten, Presenter, BradKirsten.com
5:30 pm	End of Day One and Cocktail Reception Sponsored by nCino

Summit Day Two 16 August 2024	
7:30 am	Registration and Networking
8:45 am	Chairman Opening Remarks Brad Kirsten, Presenter, BradKirsten.com
9:00 am	<p>Fireside Chat: Integrating AI and Machine Learning in Banking Operations</p> <ul style="list-style-type: none"> Exploring the challenges of integrating AI and ML, including data integration, model development, scalability, and infrastructure requirements. What are the best practices and solutions How to establish a robust data management platform? Managing investments in scalable computing resources, including cloud infrastructure and high-performance computing clusters? How to establish a framework for deploying and monitoring machine learning models? <p>Speakers:</p> <ul style="list-style-type: none"> Johan Steyn, Founder, AI for Business Dr Alet Smith, General Manager - Business Intelligence Competency Centre, MTN <p>Moderator:</p> <ul style="list-style-type: none"> Pragashani Reddy, Executive: Digital, Absa Relationship Banking Exco, Absa
9:30 am	<p>Panel Discussion: Data Management and Analytics in Revolutionising Banking Services: Extracting Insights</p> <ul style="list-style-type: none"> How is data re-shaping business decisions for banks? How do banks efficiently collect, consolidate, and use data at scale? As a sector, are we maximising customer insights to drive personalisation and customer experiences? How can AI uncover growth opportunities for banks through data-driven innovation? How do businesses ensure data governance and privacy compliance? <p>Panelists:</p> <ul style="list-style-type: none"> Marianne Kekana, Chief Data and Analytics Officer, FNB ConnectMe Lazola Ndamase, Head of Data Enablement & Analytics, Nedbank Bradley Smith, Engineering Lead: Data and Analytics, Standard Bank <p>Moderator:</p> <ul style="list-style-type: none"> Brad Kirsten, Presenter, BradKirsten.com
10:15 am	Morning Break and Networking
10:45 am	Fireside Chat: Cybersecurity Threats in Banking: Safeguarding Financial Institutions Against



	<p>Evolving Risks</p> <ul style="list-style-type: none"> • Fortifying cybersecurity in a digital-first era • What is the future of fraud prevention? • Digital banking security risks and best practices • How to unlock the power of digital banking through security technology? <p>Itumeleng Makgati, Divisional Executive: Group Technology, Nedbank Moderator: Kamogelo Motshidi, Chief Operations Officer, Zora</p>
11:15 am	<p>Setting the stage for BNPL</p> <p>Craig Newborn, Founder and Chief Executive Officer, PayJustNow</p>
11:45 am	<p>Fireside Chat: Thriving in a Digital Lending Future</p> <ul style="list-style-type: none"> • How is the increase in digital lending reshaping the sector? • Why digital approaches should be seen as an opportunity for competitive differentiation, not a threat • How to leverage AI, machine learning, and predictive analytics in lending decisions • How is the rise of embedded lending solutions changing the landscape? <p>Panelists:</p> <ul style="list-style-type: none"> • Anthony Morris, Chief Industry Transformation Officer, nCino • Phiwokuhle Mlotshwa, Head of Digital Products: Secured Lending, Absa <p>Moderator:</p> <ul style="list-style-type: none"> • Brad Kirsten, Presenter, BradKirsten.com
12:30 pm	Lunch Break, Networking, and Exhibition
1:30 pm	<p>Fireside Chat: Innovations in SME Lending and Credit - What Comes Next?</p> <ul style="list-style-type: none"> • Ryan Cohen, Co-Founder and Chief Relationship Officer, Merchant Capital • Craig Newborn, Founder and Chief Executive Officer, PayJustNow <p>Moderator: Brad Kirsten, Presenter, BradKirsten.com</p>
2:00 pm	<p>The Rise of Digital Identity in Lending: Fraud Prevention, Data Privacy and Customer Onboarding</p> <p>Amritha Reddy, Senior Director for Solutions, TransUnion Africa</p>
2:30 pm	Afternoon Break, Networking and Exhibition
3:00 pm	<p>Panel Discussion: A Fintech Ecosystem Opportunity</p> <ul style="list-style-type: none"> • Will fintech challengers dominate the future, or will traditional banks maintain their presence? • Collaboration vs. Competition: How crucial are partnerships between fintech and banks? • In the emerging fintech ecosystem, where do traditional banks find their place? • Amid fintech disruption, what exciting transformations can we anticipate in the market's future? <p>Panelists:</p> <ul style="list-style-type: none"> • Akhona Bashe, Lead: Strategic Partnerships and New Capability Development, Liberty Group • Christopher Gwanmesia - Partnerships Manager: Africa, Bamboo, South Africa <p>Moderator:</p>



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	<ul style="list-style-type: none">• Danielle Lawrence, Interim Chief Operating Officer, Fintech Association of South Africa
3:45 pm	<p>Panel discussion: Open Banking and API Ecosystems: Shaping Collaborative Finance</p> <ul style="list-style-type: none">• How is open banking evolving, and what does this mean for the banking industry?• How can banks leverage APIs to drive innovation in financial products and services?• Customer impact: How is Open Banking benefiting the customer and can we do more?• As the API landscape develops, what are the key considerations for designing and managing a secure, scalable future?• How can we foster collaboration between banks and fintechs for mutual growth? <p>Panelists:</p> <ul style="list-style-type: none">• Alcinda Massango, Head: Transactional Banking Sales Enablement, Rand Merchant Bank• Devina Maharaj, Head: API Channel, Investec• Steven Valoi, Head: Open and Integrated Payment Systems, Standard Bank <p>Moderator:</p> <ul style="list-style-type: none">• Nqobile Kubheka Mhlanga, Digital Marketing Manager, Standard Bank
4:30 pm	<p>Chairman Closing Remarks Brad Kirsten, Presenter, BradKirsten.com</p>
4:40 pm	<p>End of Summit: Farewell Drinks and Networking</p>