WHY? SUMMITS

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for the latest programe update, please download agenda on conference website

10 - 11 November 2026

Johannesburg
South Africa

AFRICA FINTECH AND BANKING SUMMIT

Future of African Fintech Ecosystem

Supporting Partner

Fintech association South Africa

CONFERENCE **OVERVIEW**

The **South Africa Fintech Conference 2026** brings together regulators, innovators, investors, and financial leaders to shape the future of digital finance across the continent. Over two transformative days, the conference will explore the technologies and strategies driving financial inclusion, digital banking, AI, blockchain, and regulatory innovation in South Africa's fintech landscape. Through keynotes, panels, workshops, and roundtable discussions, participants will gain actionable insights to strengthen partnerships, scale innovation, and accelerate South Africa's leadership in Africa's digital financial revolution.

MARKET OVERVIEW FOR SOUTH AFRICA

South Africa's fintech sector is rapidly emerging as one of Africa's most dynamic digital financial markets, driven by innovation in payments, lending, insurtech, and digital banking. With over 140 startups, the country accounts for roughly 20% of the continent's fintech ecosystem, supported by increasing smartphone penetration, internet access, and a tech-savvy population. Regulatory initiatives, including sandboxes and innovation hubs by the South African Reserve Bank (SARB) and the Financial Sector Conduct Authority (FSCA), foster growth while safeguarding consumers. Venture capital inflows are strong, with hundreds of millions of dollars invested annually, signaling investor confidence. Despite this momentum, challenges remain, including financial exclusion in rural areas and navigating complex compliance frameworks such as POPIA and FICA. Looking ahead, South African fintechs are leveraging AI, blockchain, and embedded finance to expand financial inclusion, streamline services, and position the country as a continental hub for digital financial innovation.

CONFERENCE **OBJECTIVES**

SHOWCASE INNOVATION
Highlight the latest trends, technologies, and solutions in fintech, including AI, blockchain, digital banking, embedded finance, and BNPL services.

PROMOTE FINANCIAL INCLUSION
Explore strategies for expanding access to affordable and secure financial services to underserved and unbanked populations in South Africa.

FOSTER COLLABORATION
Facilitate partnerships between fintech startups, traditional banks, regulators, and tech providers to accelerate innovation and market growth.

NAVIGATE REGULATORY LANDSCAPES
Provide insights into South African regulatory frameworks (SARB, FSCA, POPIA, FICA) and how startups can innovate safely within them.

UPSKILL TALENT AND INDUSTRY LEADERS
Encourage knowledge sharing and professional development through workshops, case studies, and roundtable discussions.

DRIVE INVESTMENT AND GROWTH
Highlight funding opportunities, investment trends, and strategies to scale South African fintechs regionally and globally.

SPECIAL FEATURES

1. **Expert Roundtables**
   A blend of experts from top banks and financial institutions of South Africa set the tone to discuss the key trending topics in the fintech industry like Artificial Intelligence, Upskilling, Mobile Payments and Cross Border Payments etc. and lay the foundation for the insightful discussions crucial for shaping the future of African economy.
2. **Panel Discussions**
   Panel discussions by top industry professionals and innovators enabling discussions around the industry trends and the current ecosystem in South Africa along with innovative solutions to the industry challenges.
3. **Keynote by Regulator/ Central Bank**
   The Opening Keynote led by FSCA or SARB will be a highlight of the day. The session will cover the latest regulations and guidelines shared by the organization for setting up the landscape for future of fintech in South Africa.
4. **Case Studies**
   Discussions on case studies across African Continent on challenges and latest innovations providing solutions for inclusion, human-centered tech, cost optimization, and how global players can assist to solve African local problems.

KEY TOPICS

WHY? SUMMITS

1. From Regulation to Stimulation: How Regulators are Powering Fintech-Led Growth in South Africa

- The regulator's evolving role includes fostering innovation ecosystems, not just enforcing compliance.
- Developing smart, adaptive regulations that encourage experimentation without compromising market stability.
- Leveraging fintech to advance national goals of financial inclusion, SME empowerment, and access to affordable credit.
- Encouraging collaboration between regulators, startups, and commercial banks to co-create digital infrastructure.
- Using data-driven policymaking to monitor innovation trends and preempt emerging risks.

2. State of Play: Navigating the Growth and Challenges of South Africa's Fintech Landscape

- South Africa remains one of Africa's leading fintech hubs, with strong innovation in payments, lending, and digital banking.
- Discuss how evolving regulations from the South African Reserve Bank (SARB) and Financial Sector Conduct Authority (FSCA) are shaping the market.
- Explore investor sentiment — balancing growth capital needs with global economic uncertainty.
- The rise of partnerships between traditional banks and fintech startups is redefining financial service delivery.
- Identify the major challenges: interoperability, consumer trust, cybersecurity, and inclusion in underserved communities.

3. Scaling Innovation Safely: Regulatory Sandboxes as Enablers of South African Fintech Ecosystem

- Sandboxes lower barriers for fintech startups to experiment with innovative business models.
- Discuss how these programs can accelerate product development and time-to-market.
- Explore how regulatory oversight within sandboxes mitigates systemic risk and protects consumers.
- Examine the impact of sandbox outcomes on investor confidence and funding opportunities.
- Consider expansion of sandbox models to support emerging technologies and pan-African fintech growth.

4. Leveraging AI and Blockchain to Bridge South Africa's Financial Inclusion Gap

- How AI helps fintechs identify creditworthy customers without formal financial histories.
- Blockchain applications in secure digital wallets and mobile banking.
- Reducing fraud and enhancing trust in digital financial services through AI and blockchain.
- Role of regulators in enabling safe deployment of AI and blockchain for inclusion.
- Case studies of successful inclusive fintech models powered by these technologies.

5. Embedded Finance: Transforming Customer Experiences in South African Fintech

- How financial services like payments, lending, and insurance are integrated directly into non-financial platforms.
- Offering personalized, context-driven financial products at the point of need.
- Monetizing embedded finance for businesses and fintechs through new financial touchpoints.
- Role of APIs, cloud infrastructure, and partnerships in delivering embedded finance solutions.
- Navigating South African compliance, data privacy, and operational risk in embedded finance deployments

6. Tech with Heart: The Emergence of Human-Centered Fintech in Africa's Digital Economy

- Human-centered fintech is transforming Africa's digital economy by prioritizing real-world challenges such as access to essential financial services, building trust, and ensuring usability in resource-limited settings.
- Today's fintech success goes beyond speed and scale; it hinges on creating culturally relevant, inclusive, and accessible solutions for those often excluded from traditional financial systems.
- By embedding empathy, local knowledge, and community feedback into their product development, fintech companies can design tools that genuinely empower users instead of merely digitizing existing financial models.
- Core values like data ethics, transparent pricing, and user education are now fundamental in fostering customer trust and securing lasting loyalty in a competitive marketplace.
- Embracing human-centered innovation also involves promoting diversity in leadership and product teams, ensuring fintech serves the broad spectrum of African society—not just urban or tech-savvy populations.

OUR SPEAKERS

Sindiswa Kahla-Makhubalo
Head of Banks and Payment Providers
FSCA SOUTH AFRICA

Tjaart Van Der Walt
Co-founder & Director
TYME GROUP

Nicole Borges
CIO Global Markets
STANDARD BANK

Danielle Lawrence
Chief Operating Officer
FINASA

Dr. Pulane Modiha
Chief Operating Officer, Home and Structured Lending Solutions
FNB SOUTH AFRICA

Brian Mahlangu
Head, Digital Commercialization
ABSA GROUP

Pheeha Pilane
Executive: Finance (COID and Group Operations)
RAND MUTUAL ASSURANCE

Akhona Bashe
Lead: Strategic Partnerships and New Capability Development
LIBERTY GROUP

Makopi Nkopodi
Executive: Product Design and Innovation | Strategy and Integration
NEDBANK

Naomi Rugpath
Head of Distribution Technology
DISCOVERY LIMITED

McDonald Chigumba
Head, Treasury and Capital Management
BIDVEST BANK

Liam Reddy
Chief Compliance Officer
STATE BANK OF INDIA

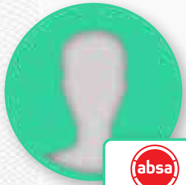
Fikile Mekgoe
Head of Technology: Delivery and Testing
BIDVEST BANK

Hari Chaitanya
Head - Investor Services Product Management, Transactional Products and Services
STANDARD BANK GROUP

Irene Akiy
Executive Head of Digital, Data and Analytics
OLD MUTUAL

OUR SPEAKERS

Avashnee Ramdial
Chief Financial Officer
ACCESS BANK



Vusi Ndwandwe
Managing Director: Head Digital & Experience Officer
ABSA GROUP

Shiksha Ramgovind
Chief Financial Officer: Absa Digital
ABSA GROUP

Siwe Yengeni
Senior Manager: Customer Insights
AFRICAN BANK

Robyn Lawson
Head of Digital Assets Product: Custody
ABSA GROUP

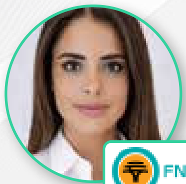
Sisandile Cikido-Nkatu
Head: Retail Deposits
NEDBANK

Dolly Mphahlele
Head: Enterprise Data Warehouse
NEDBANK

Niron Rampersad
Divisional Executive: Trade
NEDBANK

Muvhango Sipho Steven Livhusha
Vice President
ISACA SOUTH AFRICA CHAPTER

Sashia Sunker Oosthuizen
Executive: Strategy & Transformation
NEDBANK



Candice-Lee Kondominas
Executive Product Head – Global Solutions (Client Value Proposition & Product Strategy)
FNB GLOBAL SOLUTIONS

Ben Ainsley
HM Trade Commissioner for Africa (Acting)
UK DEPARTMENT FOR BUSINESS AND TRADE

Darren Franks
Chief Executive Officer
FINASA

CONFERENCE **AGENDA**

9 November 2026 DAY 0

17:30 MEET & GREET

WELCOME TO OUR EVENT! WE'RE THRILLED TO HAVE YOU WITH US AND TRULY APPRECIATE YOUR PRESENCE.

Kick off the experience with **early registration and a relaxed networking session!** As delegates start arriving, this is the perfect opportunity to connect, pick up your badge, catch up with familiar faces, and meet new industry peers. Whether it's **handshakes, conversations, or shared laughs,** we invite you to join us in setting the stage for an inspiring event. Cheers to new connections and meaningful discussions!

10 November 2026 DAY 1

9:00

KEYNOTE: FROM REGULATION TO STIMULATION: HOW REGULATORS ARE POWERING FINTECH-LED GROWTH IN SOUTH AFRICA

- The regulator's evolving role includes fostering innovation ecosystems, not just enforcing compliance.
- Developing smart, adaptive regulations that encourage experimentation without compromising market stability.
- Leveraging fintech to advance national goals of financial inclusion, SME empowerment, and access to affordable credit.
- Encouraging collaboration between regulators, startups, and commercial banks to co-create digital infrastructure.
- Using data-driven policymaking to monitor innovation trends and preempt emerging risks.

Sindiswa Kahla-Makhubalo, *Head of Banks and Payment Providers,* **FSCA South Africa**

9:30

SPONSOR SESSION 1: THE FUTURE OF MOBILE PAYMENTS: FROM TRANSACTIONS TO FINANCIAL ECOSYSTEMS

- Mobile payment platforms are evolving beyond payments into full financial ecosystems offering savings, credit, and insurance.
- Super apps and embedded finance are redefining how users interact with money and digital services.
- The convergence of AI, blockchain, and mobile technologies is enabling personalized and frictionless financial experiences.
- Strategic collaboration between fintechs, banks, and regulators will shape the next generation of mobile finance.
- Explore how South Africa can position itself as a continental hub for advanced mobile payment innovation.

9:45

SPONSOR SESSION 2: THE FUTURE IS HYBRID: HOW SOUTH AFRICAN ENTERPRISES ARE OPTIMIZING CLOUD STRATEGIES

- A hybrid approach allows businesses to combine public and private clouds, maintaining flexibility while safeguarding sensitive data.
- Discuss case studies where South African corporates and public institutions have successfully implemented hybrid architectures.
- Examine cloud orchestration and management tools that streamline performance across multi-cloud environments.
- Regulatory and compliance requirements, especially in financial services, drive demand for localized cloud data centers.
- Evaluate how partnerships with global providers are shaping the local ecosystem.

10:00

PANEL DISCUSSION: STATE OF PLAY: NAVIGATING THE GROWTH AND CHALLENGES OF SOUTH AFRICA'S FINTECH LANDSCAPE

- South Africa remains one of Africa's leading fintech hubs, with strong innovation in payments, lending, and digital banking.
- Discuss how evolving regulations from the South African Reserve Bank (SARB) and Financial Sector Conduct Authority (FSCA) are shaping the market.
- Explore investor sentiment — balancing growth capital needs with global economic uncertainty.
- The rise of partnerships between traditional banks and fintech startups is redefining financial service delivery.

CONFERENCE **AGENDA**

10 November 2026 **DAY 1**

- Identify the major challenges: interoperability, consumer trust, cybersecurity, and inclusion in underserved communities.

Moderator:
Darren Franks, *Chief Executive Officer,* **FINASA**
Panelists:
Liam Reddy, *Chief Compliance Officer,* **State Bank of India**
Avashnee Ramdial, *Chief Financial Officer,* **Access Bank**
Akhona Bashe, *Lead: Strategic Partnerships and New Capability Development,* **Liberty Group**

10:30 NETWORKING BREAK

11:00

CASE STUDY/KEYNOTE: TECH WITH HEART: THE EMERGENCE OF HUMAN-CENTERED FINTECH IN AFRICA'S DIGITAL ECONOMY

- Human-centered fintech is transforming Africa's digital economy by prioritizing real-world challenges such as access to essential financial services, building trust, and ensuring usability in resource-limited settings.
- Today's fintech success goes beyond speed and scale; it hinges on creating culturally relevant, inclusive, and accessible solutions for those often excluded from traditional financial systems.
- By embedding empathy, local knowledge, and community feedback into their product development, fintech companies can design tools that genuinely empower users instead of merely digitizing existing financial models.
- Core values like data ethics, transparent pricing, and user education are now fundamental in fostering customer trust and securing lasting loyalty in a competitive marketplace.
- Embracing human-centered innovation also involves promoting diversity in leadership and product teams, ensuring fintech serves the broad spectrum of African society—not just urban or tech-savvy populations.

Lesego Chauke, *Chief Payments Officer,* **Payments Association of South Africa (PASA)**

11:30

SPONSOR SESSION 3: USING REGTECH TO BOLSTER COMPLIANCE AND RISK MANAGEMENT IN SOUTH AFRICA'S FINTECH SECTOR

- Streamlining compliance through automation, ensuring fintech firms adhere to regulatory requirements efficiently.
- Leveraging AI and machine learning to perform real-time transaction monitoring, identifying risks such as fraud and money laundering.
- Highlighting the necessity of advanced encryption and stringent data security protocols.

- Enhancing customer onboarding by automating KYC and AML processes with AI, while ensuring regulatory compliance.
- Supporting fintech companies in quickly adjusting to regulatory updates and changes.

11:45

SPONSOR SESSION 4: BUILDING CONFIDENCE: SANDBOX TOOLS FOR REGULATORY COMPLIANCE AND PRODUCT TESTING IN FINTECH

- Explore vendor tools that integrate compliance checks during product testing.
- Discuss how sandbox enablement reduces financial and operational risks for startups.
- Highlight tools for monitoring, logging, and reporting sandbox activity to regulators.
- Examine collaboration opportunities with banks and investors during sandbox testing.
- Showcase how sandbox-tested innovations improve customer trust and adoption.

12:00

PANEL DISCUSSION: LEVERAGING AI AND BLOCKCHAIN TO BRIDGE SOUTH AFRICA'S FINANCIAL INCLUSION GAP

- How AI helps fintechs identify creditworthy customers without formal financial histories.
- Blockchain applications in secure digital wallets and mobile banking.
- Reducing fraud and enhancing trust in digital financial services through AI and blockchain.
- Role of regulators in enabling safe deployment of AI and blockchain for inclusion.
- Case studies of successful inclusive fintech models powered by these technologies.

Moderator:
Muvhango Sipho Steven Livhusha, *Vice President,* **ISACA South Africa Chapter**
Panelists:
Brian Mahlangu, *Head, Digital Commercialization,* **Absa Group**
Pheeha Pilane, *Executive: Finance (COID and Group Operations),* **Rand Mutual Assurance**
Robyn Lawson, *Head of Digital Assets Product: Custody,* **Absa Group**

12:30 NETWORKING LUNCH

13:30

CASE STUDY/KEYNOTE: SCALING INNOVATION SAFELY: REGULATORY SANDBOXES AS ENABLERS OF SOUTH AFRICAN FINTECH ECOSYSTEM

- Sandboxes lower barriers for fintech startups to experiment with innovative business models.
- Discuss how these programs can accelerate product development and time-to-market.
- Explore how regulatory oversight within sandboxes mitigates systemic risk and protects consumers.

CONFERENCE AGENDA

10 November 2026 **DAY 1**

- Examine the impact of sandbox outcomes on investor confidence and funding opportunities.
- Consider expansion of sandbox models to support emerging technologies and pan-African fintech growth.

Danielle Lawrence, *Chief Operating Officer,* **FINASA**

14:00

SPONSOR SESSION 5: AI-POWERED DEBT RECOVERY: TRANSFORMING COLLECTIONS IN SOUTH AFRICAN FINTECHS

- Leveraging AI to predict payment behavior and prioritize collection efforts.
- Reducing operational costs through automated workflows and reminders.
- Enhancing customer experience with personalized communication strategies.
- Regulatory compliance with the National Credit Act and other relevant laws.
- Integration with digital banking, mobile wallets, and payment platforms.

Ben Ainsley, *HM Trade Commissioner for Africa (Acting),* **UK Department for Business and Trade**

14:15

SPONSOR SESSION 6: REDEFINING BANKING: INNOVATIVE DIGITAL SOLUTIONS FOR THE SOUTH AFRICAN FINANCIAL LANDSCAPE

- Mobile apps, digital wallets, and personalized banking services.
- Leveraging digital banking to reach underserved and remote communities.
- Enhancing fraud detection, credit scoring, and personalized product offerings.
- Streamlining processes, reducing costs, and enabling real-time transactions.
- Ensuring secure digital banking while adhering to South African regulations.
- Open banking, API integrations, and emerging technologies shaping digital banking.

14:30

PANEL DISCUSSION: NEOBANKS- THE NEW NORMAL IN DIGITAL BANKING

- Neobanks are driving financial inclusion by offering accessible, mobile-first banking solutions to underserved and unbanked populations.
- They are raising the bar for customer experience with intuitive apps, instant account setup, and real-time financial services.
- Data analytics and AI allow neobanks to provide personalized products, smarter credit scoring, and targeted financial advice.
- By reducing reliance on physical infrastructure, neobanks lower operational costs and offer competitive fees to customers.
- Their agile digital platforms foster innovation, enabling rapid deployment of new services like instant payments and digital wallets.
- Neobanks are influencing traditional banks to modernize, collaborate with fintechs, and adopt digital-first strategies.

Moderator:

Sisandile Cikido-Nkatu, *Head: Retail Deposits,* **Nedbank**

Panelists:

Candice-Lee Kondominas, *Executive Product Head – Global Solutions (Client Value Proposition & Product Strategy),* **FNB Global Solutions**

McDonald Chigumba, *Head, Treasury and Capital Management,* **Bidvest Bank**

15:00 NETWORKING BREAK

15:30 PARALLEL ROUNDTABLE DISCUSSIONS

(peer to peer discussion with facilitator)

STRENGTHENING COMPLIANCE: AML STRATEGIES FOR SEAMLESS FINTECH-BANK INTEGRATION

- How fintechs and banks can align anti-money laundering policies for smooth collaboration.
- Leveraging AI and data analytics to detect suspicious transactions across integrated systems.
- Navigating South Africa's AML regulations, KYC requirements, and reporting obligations.

DRIVING GROWTH: LEADING FINTECHS THROUGH STRATEGIC PARTNERSHIPS

- How partnerships with banks, tech providers, and fintech peers accelerate product development and service offerings.
- Leveraging partner expertise and infrastructure to reduce costs and operational risk.
- Collaborating with licensed institutions to navigate complex South African financial regulations.
- Key metrics for evaluating ROI, customer engagement, and long-term strategic impact.

BANKING AS A SERVICE: UNLOCKING INNOVATION IN THE SOUTH AFRICAN FINANCIAL SECTOR

- Understanding how fintechs and non-banks can offer banking services through APIs without holding a full banking license.
- Exploring core banking platforms, payment processing, compliance tools, and partner integrations.
- How BaaS enables rapid product launches, cost-efficient scaling, and enhanced customer experiences.
- Navigating South Africa's banking regulations, data privacy, and anti-money laundering requirements.

CONFERENCE **AGENDA**

10 November 2026 **DAY 1**

BUILDING A FUTURE-READY WORKFORCE: UPSKILLING TALENT TO BRIDGE THE FINTECH SKILLS GAP

- Mapping the skills gap in fintech: AI, blockchain, digital banking, and regulatory compliance.
- Designing effective upskilling and reskilling programs for current employees.
- Implementing mentorship, hands-on projects, and cross-functional learning.
- Preparing employees for future trends and emerging technologies in fintech.

PERSONALIZATION VS. PRIVACY: THE ETHICS OF DATA IN FINTECH

- Ethical frameworks for data-driven personalization.
- Transparent data usage and consent models.
- Turning privacy into a competitive differentiator.

COLLABORATION VS. COMPETITION: THE NEW FINTECH-BANK DYNAMIC

- Co-innovation models and API-based partnerships.
- Banks as platforms vs. fintechs as service layers.
- Who owns the customer in an open finance world?

GREEN FINTECH AND SUSTAINABLE FINANCE

- Data and technology for ESG reporting and green lending.
- Fintech's role in funding renewable projects and carbon markets.
- Building climate-focused investment products for African consumers.

AFRICA'S FINTECH RENAISSANCE: SCALING ACROSS BORDERS

- Managing regulatory fragmentation across markets.
- Local partnerships vs. centralized models for expansion.
- Fintech corridors: connecting South Africa, Kenya, Nigeria, Egypt.

THE API ECONOMY: BUILDING AFRICA'S FINANCIAL INFRASTRUCTURE

- Standardization and open APIs for cross-industry collaboration.
- Monetizing APIs — from compliance to innovation platforms.
- How open finance can power embedded fintech experiences.

REGTECH 2.0: AUTOMATING COMPLIANCE IN A COMPLEX WORLD

- AI for real-time AML, KYC, and transaction monitoring.
- The rise of digital identity and self-sovereign ID in Africa.
- Balancing compliance efficiency with user experience.

THE API ECONOMY: BUILDING AFRICA'S FINANCIAL INFRASTRUCTURE

- Standardization and open APIs for cross-industry collaboration.
- Monetizing APIs — from compliance to innovation platforms.
- How open finance can power embedded fintech experiences.

16:30 AWARDS

17:00 CLOSING AND COCKTAIL

CONFERENCE **AGENDA**

11 November 2026 **DAY 2**

9:00

KEYNOTE: THE CULTURE THAT WILL DETERMINE THE WINNERS: BANK CO-FOUNDER PERSPECTIVE

- Culture as a competitive edge: Winning banks build cultures that enable fast decisions, adaptability, and strong execution.
- Innovation with discipline: Encourage innovation while maintaining strong risk, compliance, and accountability frameworks.
- Scaling the right way: As banks grow, they must retain agility and ownership while adding structure.
- Talent and customer focus: The right talent and a strong customer-first mindset drive meaningful impact.

Tjaart Van Der Walt, *Co-founder & Director,* **GoTyme Group**

9:30

SPONSOR SESSION 1: ENHANCING CUSTOMER JOURNEYS: LEVERAGING CX TOOLS IN SOUTH AFRICAN FINTECHS

- Using AI and data analytics to tailor financial products and services to individual customer needs.
- Integrating mobile apps, web platforms, chatbots, and social media for seamless interactions.
- Leveraging surveys, in-app feedback, and analytics to continuously improve services.
- Employing CRM and workflow tools to streamline support, onboarding, and issue resolution.
- Key metrics to track customer satisfaction, retention, and lifetime value in digital banking.

9:45

SPONSOR SESSION 2: BNPL SERVICES: DRIVING FINANCIAL FLEXIBILITY AND CONSUMER ENGAGEMENT IN SOUTH AFRICA

- Exploring how BNPL is reshaping spending habits and increasing access to goods and services.
- Managing credit risk, fraud, and defaults while maintaining affordability for consumers.
- Navigating South African financial regulations and responsible lending requirements.
- How BNPL is embedded into e-commerce, digital wallets, and retail ecosystems.
- Monetization strategies, partnerships, and operational considerations for BNPL providers.

10:00

PANEL DISCUSSION: REIMAGINING DIGITAL TRANSFORMATION: HARNESSING AI TO DRIVE INNOVATION IN FINTECH

- Using machine learning and predictive analytics to personalize financial services and enhance engagement.
- Automating processes such as fraud detection, risk assessment, and customer support to reduce costs and errors.
- Leveraging AI insights for strategic planning, product development, and market expansion.
- Ensuring AI solutions adhere to South African financial regulations, data privacy, and ethical standards.
- Exploring emerging AI technologies and their potential to reshape the fintech landscape.

Moderator:

Sashia Sunker Oosthuizen, *Executive: Strategy & Transformation,* **Nedbank**

Panelists:

Makopi Nkopodi, *Executive: Product Design and Innovation | Strategy and Integration,* **Nedbank**

Vusi Ndwandwe, *Managing Director: Head Digital & Experience Officer,* **Absa Group**

Shiksha Ramgovind, *Chief Financial Officer: Absa Digital,* **Absa Group**

10:30 NETWORKING BREAK

11:00

CASE STUDY/KEYNOTE: EMBEDDED FINANCE: TRANSFORMING CUSTOMER EXPERIENCES IN SOUTH AFRICAN FINTECH

- How financial services like payments, lending, and insurance are integrated directly into non-financial platforms.
- Offering personalized, context-driven financial products at the point of need.
- Monetizing embedded finance for businesses and fintechs through new financial touchpoints.
- Role of APIs, cloud infrastructure, and partnerships in delivering embedded finance solutions.
- Navigating South African compliance, data privacy, and operational risk in embedded finance deployments

Fikile Mekgoe, *Head of Technology: Delivery and Testing,* **Bidvest Bank**

CONFERENCE **AGENDA**

11 November 2026 **DAY 2**

11:30

SPONSOR SESSION 3: CROSS-BORDER PAYMENTS AND DEDOLLARIZATION: NAVIGATING THE FUTURE OF REGIONAL TRADE AND FINANCE"

- Exploring the shift from reliance on the US dollar to local currencies in cross-border transactions within Africa.
- How dedollarization affects pricing, risk management, and financial inclusion in regional trade.
- Role of fintech, blockchain, and payment platforms in facilitating seamless, multi-currency cross-border payments.
- Navigating currency controls, exchange rate policies, and harmonization efforts in the Southern African region.
- Addressing liquidity, volatility, and infrastructure issues while unlocking new markets and enhancing economic sovereignty.

11:45

SPONSOR SESSION 4: PROTECTING INTELLECTUAL PROPERTY: SAFEGUARDING INNOVATION IN SOUTH AFRICA'S FINTECH ECOSYSTEM

- Understanding different types of IP — patents, trademarks, copyrights, and trade secrets — and their relevance to fintech innovations.
- Strategies fintech startups can use to secure their IP while balancing the need for collaboration and open innovation.
- Navigating South African IP laws and regulations, including recent developments and challenges specific to the fintech sector.
- The role of IP protection in attracting investors, fostering competitive advantage, and enabling sustainable growth.
- Best practices for managing IP risks, including confidentiality agreements, monitoring infringement, and enforcing rights locally and internationally.

12:00

FIRESIDE CHAT: OPEN BANKING: CATALYZING FINTECH STARTUP GROWTH THROUGH CORPORATE INTEGRATION

- How open banking APIs enable fintech startups to access banking infrastructure and customer data securely, accelerating innovation.
- The benefits and challenges of integrating fintech startups with established corporates and traditional banks.
- Enhancing customer experience through collaborative ecosystems that combine agility of startups with the scale of corporates.
- Regulatory considerations in South Africa surrounding data privacy, security, and compliance in open banking frameworks.
- Successful case studies of corporate-startup partnerships driving product development, market access, and revenue growth.

Moderator:
Liam Reddy, *Chief Compliance Officer,* **State Bank of India**
Panelists:
Hari Chaitanya, *Head - Investor Services Product Management, Transactional Products and Services,* **Standard Bank Group**

12:30 NETWORKING LUNCH

13:30

CASE STUDY/KEYNOTE: GLOBAL PERSPECTIVES & STRATEGIC INTEGRATION

- The Glocal Compliance Officer: Balancing GDPR with African Data Sovereignty
- Focus: Managing extraterritorial compliance obligations (like the EU's GDPR) while navigating new African data protection laws in Botswana, Ghana, and South Africa.
- Operational Resilience: DORA and its Global Ripple Effects
- Focus: Adapting to tiered service requirements and threat-led testing as seen in the EU's Digital Operational Resilience Act (DORA).
- Compliance as a Growth Engine: Building a "Curiosity-First" Culture

Liam Reddy, *Chief Compliance Officer,* **State Bank of India**

14:00

SPONSOR SESSION 5: EMPOWERING THE NEXT GENERATION: ADVANCING DIGITAL LITERACY FOR INCLUSIVE FINTECH GROWTH

- Understanding how digital literacy enables wider access to fintech services, especially among underserved and rural populations.
- Building user confidence to engage with mobile banking, digital payments, and online financial tools safely.
- The role of government, fintechs, and educational institutions in developing digital skills training programs.
- Teaching users to recognize digital threats, scams, and privacy risks to ensure safe participation in the digital economy.

14:15

SPONSOR SESSION 6: NAVIGATING UNCERTAINTY: LEVERAGING RISK MANAGEMENT TOOLS FOR A RESILIENT FINTECH ECOSYSTEM

- Understanding emerging risks in fintech — from cybersecurity and data breaches to regulatory compliance and market volatility.

CONFERENCE AGENDA

11 November 2026 **DAY 2**

- Exploring how AI, predictive analytics, and automation enhance real-time risk detection and mitigation.
- Building unified systems that combine operational, credit, and compliance risk management.
- Ensuring accurate data collection and reporting to support proactive decision-making.
- Encouraging partnerships between fintechs, banks, and regulators to strengthen overall industry resilience.

14:30

PANEL DISCUSSION: THE ROAD AHEAD: SHAPING THE FUTURE OF SOUTH AFRICAN FINTECH

- Assessing the current state of fintech innovation and investment in South Africa's evolving digital economy.
- Opportunities for growth in key sectors such as digital banking, payments, insurtech, and lending.
- Strengthening collaboration between regulators, banks, and fintech startups to foster a supportive ecosystem.
- Overcoming challenges around financial inclusion, cybersecurity, and digital literacy.
- Exploring how emerging technologies like AI, blockchain, and open banking will redefine South Africa's financial landscape.

Moderator:
Dr. Pulane Modiha, *Chief Operating Officer: Home and Structured Lending Solutions,* **FNB South Africa**
Panelists:
Siwe Yengeni, *Senior Manager: Customer Insights,* **African Bank**
Dolly Mphahlele, *Head: Enterprise Data Warehouse,* **Nedbank**
Naomi Rugpath, *Head of Distribution Technology,* **Discovery Limited**

15:00 NETWORKING BREAK

15:30 PARALLEL ROUNDTABLE DISCUSSIONS

(peer to peer discussion with facilitator)

FUTURE OUTLOOK: THE ROLE OF GENERATIVE AI IN FINANCIAL CX

- How GenAI will reshape content creation, communication, and self-service in fintech.
- Potential risks—hallucinations, misinformation, and regulatory oversight.
- What the next generation of "AI-first" customer service will look like.

GREEN FINTECH AND SUSTAINABLE FINANCE

- How fintech innovation can support ESG goals.
- Carbon credit trading, impact investing, and tokenized sustainability products.
- Funding mechanisms for green startups.
- Role of public-private collaboration in climate finance.

DIGITAL IDENTITY, CYBERSECURITY, AND TRUST IN THE FINANCIAL ECOSYSTEM

- The role of digital identity frameworks in KYC and onboarding.
- Protecting consumers from identity theft and deepfakes.
- Best practices in securing fintech APIs and cloud infrastructure.
- Balancing security with frictionless user experience.

AI-DRIVEN CREDIT SCORING USING ALTERNATIVE DATA

- Building machine learning pipelines that leverage telco, social, and transactional data for credit risk models.
- Managing model bias, explainability, and compliance with South African data protection (POPIA).
- Tools: Python notebooks, feature engineering, and open-source model validation libraries.

SMART CONTRACTS & TOKENIZATION FOR REGULATED FINANCIAL PRODUCTS

- Hands-on coding session for deploying smart contracts on Ethereum or Polygon to represent assets (bonds, invoices, carbon credits).
- Integrating on-chain data with off-chain compliance (AML/KYC, reporting).
- Technical challenges of bridging DeFi and TradFi under South African regulation.

FINANCIAL INCLUSION 3.0: BEYOND ACCESS

- Building financial resilience through digital literacy.
- Gender and youth inclusion — designing products for underserved segments.
- Linking fintech with social protection and welfare programs.

Siwe Yengeni, *Senior Manager: Customer Insights,* **African Bank**

COLLABORATION VS. COMPETITION: THE NEW FINTECH-BANK DYNAMIC

- Co-innovation models and API-based partnerships.
- Banks as platforms vs. fintechs as service layers.
- Who owns the customer in an open finance world?

THE FUTURE OF WORK IN FINTECH

- How AI will reshape fintech job roles.
- Building local developer and data-science pipelines.
- The global competitiveness of South African fintech talent.

PERSONALIZATION VS. PRIVACY: THE ETHICS OF DATA IN FINTECH

- Ethical frameworks for data-driven personalization.
- Transparent data usage and consent models.
- Turning privacy into a competitive differentiator.

CONFERENCE **AGENDA**

11 November 2026 **DAY 2**

THE NEXT WAVE: FINTECH 2030

- What happens after open banking and digital currencies?
- The convergence of AI, IoT, and finance.
- How South Africa can lead the next phase of fintech evolution.

16:30 CLOSING

CONTACT US

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conference website

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Disclamer:
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