Attend this event and play a meaningful role in market adoption of crypto assets as a financial instrument in South Africa

CRYPTO ASSETS REGULATION & COMPLIANCE Conference 2025

12 & 13 MARCH 2025 | INDABA HOTEL | JOHANNESBURG

Some of the topics to be addressed

- Overview of the fintech landscape in South Africa
- Blockchain technology and the mainstream adoption of crypto currency
- AML/CFT Regulation of Crypto Assets – (covering the developments since 2014 – and where we are now)
- Regulation of crypto assets in S.A
- Risk & compliance framework for digital assets
- Crypto compliance and AML toolbox – what is it… who is it for… and why do we need it?
- Banking and financial regulation regarding crypto assets
- Web3 banking - the next frontier in the financial technology industry.
- Crypto opportunity and threat to traditional banks
- Impact of anti-money laundering on the crypto environment
- Crypto crime investigations
- CASE STUDY: The story behind the surge in crypto payments at Pick 'n Pay
- Impact of crypto on payments & exchange controls
- Threats and opportunities for banks & financial institutions
- Similarities in the regulation of hedge funds and digital assets, and what that means for retail and institutional adoption of alternative investments

Attendees

WERKSMANS ATTORNEYS | Provenance | minit money | sasfin | Lemma | Renaissance Wealth Management | absa | Sanlam | Standard Bank | NEDBANK | glacier by Sanlam | JTC | BINANCE | FSCA | RISCURA | hogg & partners inc | FirstRand | FNB | Prescient | Mesh | CoinEx | MASTHEAD | pwc | SEARCHWORKS | Lucilent CONSULTING | FIC Financial Intelligence Centre | Ecobank The Pan African Bank | BYBIT | momentum | Kotani Pay

Sponsors

Provenance | BINANCE | SEARCHWORKS | BYBIT

CRYPTO ASSETS

Transforming the financial landscape in the sub-saharan region

The adoption of cryptocurrency (crypto) payments is surging in South Africa, reshaping the country's financial landscape and positioning it at the forefront of a global digital revolution.

Recent data from FiveWest reveals a dramatic increase in the use of crypto for everyday transactions, underscoring the nation's readiness to embrace innovative financial solutions. In just six months, the total transaction volume has soared by an impressive 26.50%.

Crypto assets were declared as 'financial products' under section 1 of the Financial Advisory and Intermediary Services (FAIS) Act on 19 October 2022.

Earlier this year the Financial Sector Conduct Authority (FSCA) confirmed that it had approved a total of 138 institutions to be licensed as Crypto Asset Service Providers (CASPs). The total number of applications received to date is 383.

In sub-Saharan Africa, the crypto economy comprises 2.3% of global transactions (July 2022 to June 2023), with $117.1 billion in on-chain value. Despite its small size, key populations in countries such as Nigeria (second on Chainalysis's Global Crypto Adoption Index), Kenya (21), Ghana (29), and South Africa (31) show significant crypto adoption.

A 2022 study by Triple A indicates that 9.44% of South Africa's population owns crypto assets, with an expected 43% usage by 2030.

The call for regulation has certainly come a long way and it is going to be a complex situation keeping up with the regulatory environment as the landscape is changing continuously.

The Crypto Assets Regulation and Compliance Conference will take place on 12 & 13 March 2025.

This conference differs from other crypto or blockchain events as it focuses solely on regulatory governance, compliance and risk, and explores the role of bank, service providers and government in adopting and establishing the role of players in the crypto assets eco-system.

The aim of the conference is to bring together crypto asset and blockchain providers, financial intermediaries, transaction processors, trading platforms, payment and wallet providers, government and banks to discuss, network and learn from one another as well as the expert speaker panel.

The programme will cover issues such as : How digital assets are transforming financial markets, regulation and the reporting framework, risks banks are facing, AML, cross border financial flows, compliance issues and technology.

The conference is taking place hot on the heels of our very successful annual AML & Financial Crime Southern Africa Conference which was attended by nearly 300 people.

Mark your calendars for 12 & 13 March 2025 and secure your spot at this premier crypto event.

We invite all potential delegates to this important industry event.

Media Partners

FANEWS · South African Business Integrator · SouthAfrican Business · GlobalAfrica Network · SA PROFILE · CryptoNewsZ · COIN GABBAR · THE COIN REPUBLIC

WHO SHOULD ATTEND?

From the following industries:

crypto asset and blockchain providers * financial intermediaries * transaction processors * investment companies * trading platforms * payment and wallet providers* government* banks

Personnel dealing with the following:

compliance * product * innovation * technology * IT * blockchain * digital transformation * risk * AI * digital assets * trading * fintech * ecosystem * foreign exchange * legal * anti-money laundering * fraud * cross border payments * supervision & enforcement * regulatory * KYC & due diligence * transaction monitoring * market & conduct risk * reporting * audit * customer * tax

BENEFITS OF ATTENDING

Get updated on the latest
opportunities and challenges confronting professionals in the crypto assets environment

Understand the latest
regulatory developments in South Africa

Meet and learn from
cutting edge speakers, regulatory bodies and compliance professionals active in the crypto assets environment

Understand the role of
CASP's as a regulated financial institutions

Get to know the dynamics
behind market adoption of crypto assets

Learn more about
AML, fraud and payments

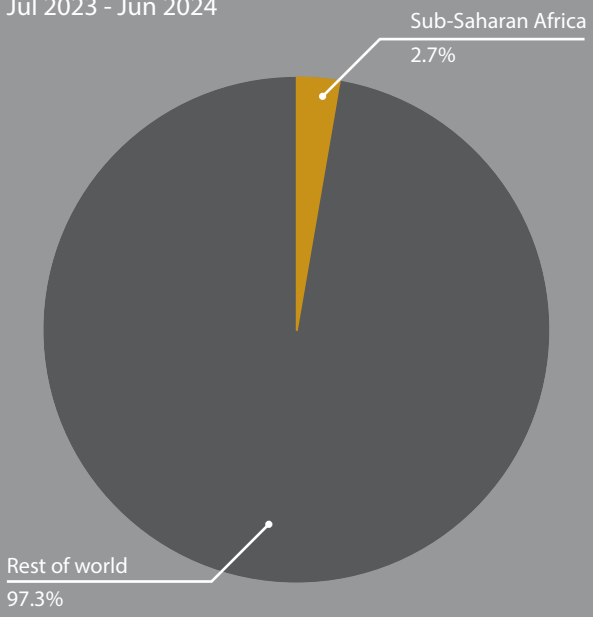
Understand the relationship
between banks and CASP's

Network
with fellow delegates, speakers and exhibitors and improve your business contacts and relationships.

Cryptocurrency value

received by Sub-Saharan Africa compared to the rest of the world

Jul 2023 - Jun 2024

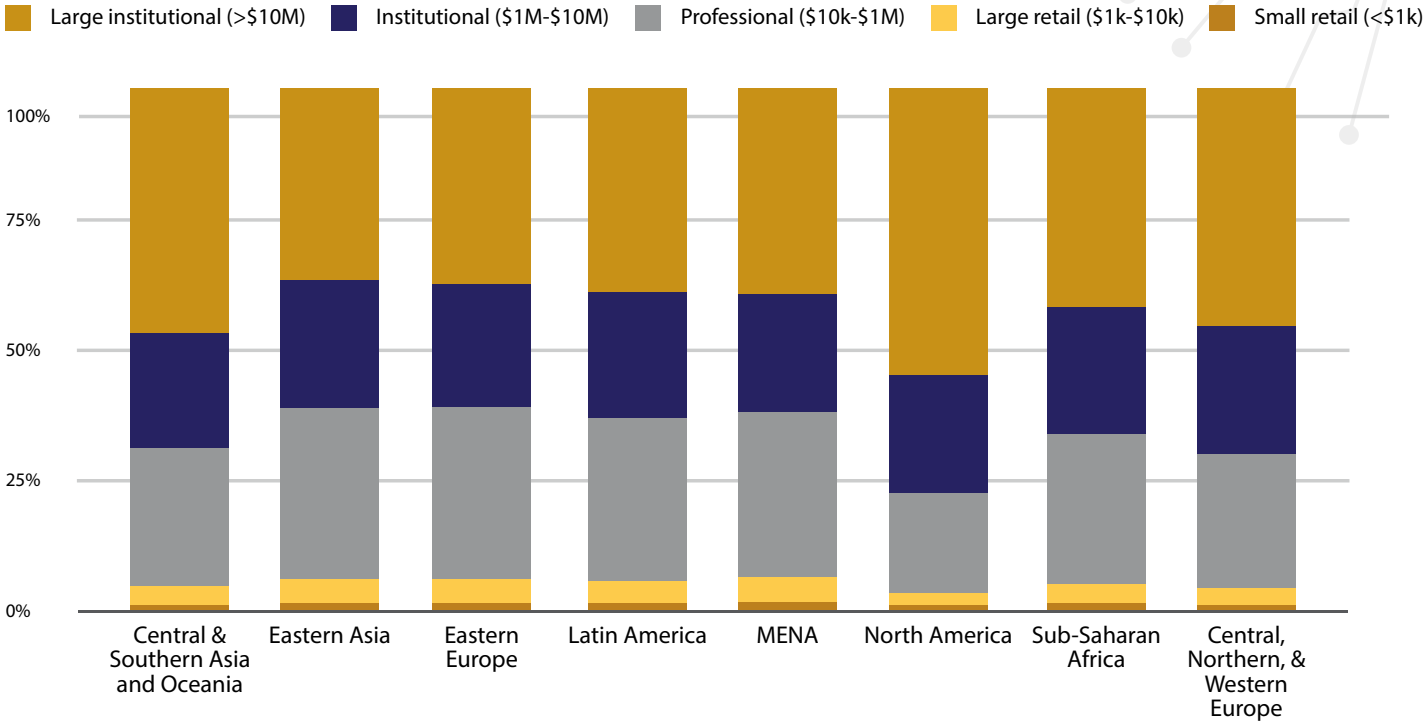


Source: Chainalysis

In sub-Saharan Africa, the crypto economy comprises 2.3% of global transactions (July 2022 to June 2023), with $117.1 billion in on-chain value. Despite its small size, key populations in countries such as Nigeria (second on Chainalysis's Global Crypto Adoption Index), Kenya (21), Ghana (29), and South Africa (31) show significant crypto adoption.

Regional transaction volume by

by transfer size, Jul 2022 - Jun 2023



Source: Chainalysis

ORGANISATIONS THAT RECENTLY ATTENDED TCI CONFERENCES

SearchWorks 360 * IIDENTIFII *Datanamix * Moody's * Sanlam * Old Mutual * The Banking Association South Africa * Bateleur Software * Encom Software * * IMTF * Nampost * Ingenuous * Hollywood Sportsbook * Khumo Capital * Albaraka Bank * ABSA Bank * South African Reserve Bank * Choice Mauritius * Capricorn Group * African Bank * ComCorp Online * Play Tsogo * Nice Actimize * Capitec Bank * Reserve Bank of Zimbabwe * Compliance Online * Co-Operative Computing * SymphonyAI * Bank of Botswana * London Stock Exchange Group * Massmart * Contactable * WerkmansAttorneys * Rand Merchant Bank * Microsoft * Financial Sector Conduct Authority * Sasfin Bank * Nedbank* RIA Sikhona Money Transfer * Bidvest Bank * First National Bank of Namibia * Oracle * Investec * Adapt IT * Yoco Technologies * Letshego Africa * Public Investment Corporation * Dow Jones * Payments Association of South Africa * Praelexis * South African Reserve Bank * National Payment System * SBV Services * Santam * Sasfin Bank * Industrial Development Corporation * People's Own Savings Bank Zimbabwe * First Rand Bank * Provenance Compliance * Pick 'n Pay * Standard Bank South Africa * FirstRand * Nedbank * Pay@ * Paystack South African * CPW Systems * Fivewest *

"Total annual revenue among crypto asset FSP: 38% earn less than R1 million, 46% earn between R1m and R50m, and 10% derive income from both regulated and unregulated financial services. Over half of crypto asset FSPs focus entirely on retail customers.

OUR ESTEEMED SPEAKER PANEL



Tayyibah Suliman
Sector Head Director
Cliffe Dekker Hofmeyr



Dale Russell
Director and Head of Block-chain and Digital Assets
Moore Consulting



Kamla Govender
Senior Specialist, Legal & Policy
Financial Intelligence Centre



Prof. Angela Itzikowitz
Executive: Banking and Finance
ENS



Vihaan Jansen van Veuren
CEO
Blockchain Bureau



Leopoldt Jansen van Vuuren
Head of On-Chain Analytics
Provenance



Wiehann Olivier
Partner and Head: Fintech & Digital Assets
Forvis Mazars South Africa



Monica Singer
South Africa Lead Advisor
Consensys



Michail Le Roux
Chief Operating Officer
Flare



Rikki Barnes
Head: Blockchain Enabler
FNB



Robyn Lawson
Digital Product Manager
ABSA



Ashlin Perumall
Partner
Baker McKenzie



Gideon Rossouw
Executive: Web3 Enablement
Nedbank



Darren Franks
Founder
titc.io



Desiree Reddy
Director
Norton Rose Fulbright



Rob Downes
Head of Digital Assets
CIB Africa, Absa



Alwie Carstens
Compliance Officer
Masthead



Johnny Botha
Principal Researcher and Project Manager
Cybersecurity Research Group, Information & Cybersecurity Centre, Council for Scientific and Industrial Research (CSIR)



Rianné Potgieter
CEO
Compliance Institute of SA



Deven Moodley
Executive head: VAS, Financial Services & Mobile
Pick 'n Pay

OUR ESTEEMED SPEAKER PANEL



Carel van Wyk
CEO
Money Badger



Johan Hetzel
Global Complianec Head
Luno



Karabo Nemakonde
Chief Compliance Officer
VALR



Joshua Yau
Head of all Global Regions, VIP Team & Affiliates Team
Bybit



John Symington
Founder
Compliance & Risk Resources



Mfundo Mbambo
Manager – GRC Advisory
IQ Business



Amit Dayal
Managing Director
FTI Consulting



Samukele Mkhize
Country Compliance Head/M-LRO – RS
Binance



Preeta Bhagattjee
Director and Head of the Technology & Innovation practice
Werksmans Attorneys



Brent Petersen
Head of South Africa & Key Individual, Easy Crypto & Chairperson
Crypto Asset Association of South Africa



Nicola Comninos
Chief Risk Officer
Purple Group



Natalie Scott
Director
Werksmans Attorneys



Janice Geel
Associate
Werksmans Attorneys



Nombasa Hlathi
Head: Payments Transaction Banking
Standard Bank

Day one programme 12 March 2025

OVERVIEW

08.30 Opening of conference and chairperson remarks

08.45 **Overview of the fintech landscape in South Africa**
- advantages and challenges of fintech
- creating a vibrant and sustainable fintech ecosystem in South Africa
- promoting financial inclusion
- driving innovation in digital finance, payments and cryptocurrency
- regulatory guidance

Darren Franks, Founder, titc.io

REGULATION AND THE CRYPTO ASSETS REPORTING FRAMEWORK

09.20 **AML/CFT regulation of crypto assets – (covering the developments since 2014 – and where we are now)**
- introductory remarks – covering the 2014 South African position and developments since then
- FATF revised Recommendation 15;
- amendment of Schedule 1 to the FIC Act – which included CASPs as accountable institutions
- FATF Recommendation 16 and the "Travel Rule" for CASPs – briefly covering the FIC Directive on the implementation of the travel rule for CASPs

Kamla Govender, Senior Specialist: Legal & Policy, Financial Intelligence Centre

09.55 **Assessing regulatory risk with evolving global regulations in the cryptocurrency arena**
Amit Dayal, Managing Director, FTI Consulting

10.30 Tea/coffee & refreshments

10.50 **PANEL DISCUSSION: Regulation of crypto assets in S.A**
- **Michail Le Roux, Chief Operating Officer, Flare**
- **Mfundo Mbambo, Manager – GRC Advisory, IQ Business**
- **Tayyibah Suliman, Sector Head Director, Cliffe Dekker Hofmeyr**
- **Desiree Reddy, Director, Norton Rose Fulbright**
- **Alwie Carstens, Compliance Officer, Masthead**

11:40 **Rise of central bank digital currencies - current status and way forward**
- what is CBDC
- how will it be used
- what legislation will govern CBDC
- general considerations
- global adoption of CBDC

Natalie Scott, Director, Werksmans Attorneys & Janice Geel, Associate, Werksmans Attorneys

12:15 **Money re-imagined in Web 3.0**
- evolution of the Web 1.0 to 3.0
- blockchain technology
- evolution of money from gold to crypto to stable coins and tokenised deposits
- introduction to DeFi

prof. Monica Singer, Lead and Senior Strategy, Consensys

12.50 Lunch & networking

RISK & COMPLIANCE

13.50 **Crypto compliance and AML toolbox – what is it… who is it for… and why do we need it?**
- basic tools and functions needed when conducting effective crypto compliance, such as:
  i. policies and Procedures / RMCP / SOPs
  ii. KYC, KYB, KYT and the power of AI
  iii. education
- current challenges and opportunities
- regulatory requirements vs reputational risk vs self-regulation techniques and red flags to look out for
- the differences and similarities between Crypto and Trad-fi Compliance and AML
- let's get practical

Leopoldt Jansen van Vuuren, Head of On-Chain Analytics, Provenance

14.25 **PANEL DISCUSSION: Risk & compliance framework for digital assets**
- **Wiehann Olivier, Partner and Head: Fintech & Digital Assets, Forvis Mazars South Africa**
- **Dale Russell, Director and Head of Blockchain and Digital Assets, Moore Consulting**
- **Nicola Comninos, Chief Risk Officer, Purple Group**
- **Rianne Potgieter, CEO, Compliance Institute of South Africa**
- **Karabo Nemakonde, Chief Compliance Officer, VALR**
- **Samukele Mkhize, Country Compliance Head/MLRO – RS, Binance**

15.15 Afternoon tea/coffee & networking

15.35 **Role of the Crypto Asset Association in shaping sound ethical practices as well as its viewpoint on the current regulatory framework.**
Brent Petersen, Head of South Africa & Key Individual, Easy Crypto & Chairperson, Crypto Asset Association of South Africa

16.10 **Establishing legal, compliance and diligence assessment frameworks for digital assets**
Ashlin Perumall, Partner, Baker McKenzie

16.45 End of day 1

Day two programme 13 March 2025

THREATS AND OPPORTUNITIES FOR BANKS AND FINANCIAL INSTITUTIONS

08.45 **Web3 banking - the next frontier in the financial technology industry**
- a bank's view of the risks of permissionless decentralization – regulatory obligations / customer protection
- impact of distributed leger technology on banking systems
- how Web3 changes the banking design (understanding DAO for banking)

Gideon Rossouw, Executive: Web3 Enablement, Nedbank

09.20 **Crypto opportunity and threat to traditional banks**
- blockchain adoption in banks
- how will crypto currencies influence traditional banking?
- traditional Banking and digital assets - path of convergence?
- which areas of banking will be disrupted by innovative and new payment technology such as crypto currencies?
- how will the possible adoption of crypto effect future banking customers?

Rob Downes, Head of Salesforce Platform and Digital Assets, CIB Africa, Absa Group

09.55 **PANEL DISCUSSION: Threats and opportunities for banks and financial institutions**
- **Rikki Barnes, Head: Blockchain Enabler, FNB**
- **Robyn Lawson, Digital Product Manager, Absa**
- **Vihaan Jansen van Veuren, CEO, Blockchain Bureau**
- **prof. Angela Itzikowitz, Executive | Banking and Finance, ENS**

CRYPTO PAYMENTS & ECOMMERCE

10.45 Tea/coffee & refreshments

11.05 **CASE STUDY: The story behind the surge in crypto payments at Pick 'n Pay**
Deven Moodley, Executive Head: VAS/FS, Pick 'n Pay & Carel van Wyk, CEO, Money Badger

11.40 **PANEL DISCUSSION: Impact of crypto on payments**
- **John Symington, Director, Compliance & Risk Resources**
- **Joshua Yau, Head of all Global Regions, VIP Team & Affiliates Team, Bybit**
- **Nombasa Hlathi, Head: Payments Transaction Banking, Standard Bank**

CRYPTO & TECHNOLOGY LANDSCAPE IN SOUTH AFRICA

12.30 **Looking under the hood - technology and third party risks relating to digital assets - a legal perspective**
- technology as an enabler and the role of digital asset technology providers
- distributed ledger technologies in the financial sector
- technology vulnerabilities and risks
- navigating liability and security issues
- using DLT for custody
- smart contracts and chain of custody
- global developments

Preeta Bhagattjee, Director and Head of the Technology & Innovation practice, Werksmans Attorneys

13.05 Lunch & networking

ANTI-MONEY LAUNDERING & FRAUD

14.05 **Impact of the crypto industry on illicit activity**
- key trends illicit activity associated with crypto currencies
- complying with applicable AML regulations and licensing requirements in South Africa
- examples of mitigating measures available to the crypto industry to combat money laundering
- road forward for the crypto industry in South Africa

Johan Hetzel, Global Head of Compliance & Anti-Financial Crime, Luno

14.40 **Crypto crime & fraud investigations in South Africa**
- growing prevalence of crypto crimes
- key types of crypto fraud
- challenges in investigating crypto crimes
- proposed high-level methodology: OSINT & crypto investigations
- case Study: using breadcrumbs
- collaboration and future strategies

Johnny Botha, Principal Researcher and Project Manager at the Cybersecurity Research Group, Information & Cybersecurity Centre, Council for Scientific and Industrial Research (CSIR)

15.20 **End of conference**



A 2022 study by Triple A indicates that 9.44% of South Africa's population owns crypto assets, with an expected 43% usage by 2030.

SOME COMPLIMENTS FROM DELEGATES

WHO ATTENDED TCI'S RECENT AML CONFERENCE

"Speakers are very skilled experts"

Tshoganetsho Elias, Compliance Analyst, Letshego Africa

"The conference was well organized as usual, the refreshments were great, most of the speakers were phenomenal"

Athi Magidela, Nedbank

"Excellent sessions"

Andre Beley, Risk-X Group

"Excellent line-up"

Lindsey Ludike, ABSA

"The topics are relevant, and the solutions offered by the sponsors speak to what I do on a daily"

Tinawo Malikongwa, Exclusive Life Insurance

"Trevor's presentation and the constructs of AML, Risk & Compliance"

Albaraka Bank, Tiva Mbhenyani

"Speaker had sufficient knowledge of the various topics they presented on"

Sinikiwe Motsomi, SARB

"Presentation from different speakers and food"

Admire Lehlohonolo Sono, Investec

"Mr John Symington & Mr Chor Teh should definitely return in the future. Engaging speakers with a wealth of knowledge. This was my first time attending and the speakers & panels were incredible. It was a lovely & informative experience to be able to engage with different stakeholder and role players"

Ferona Khan, FIC

"Great selection of speakers, very well-organized structures to obscure money laundering. Some more real-life examples from South Africa would be useful. Maybe some sanitized examples of fraud or corruption would be useful"

Micheal Campbell-Atkins, FIC

"Quality of speakers"

Mahlatsi Thapi, SARB

"It was great to be there to network and be part of the excellent topics on AML. As a team we are looking forward to next year "

Raville Jansen, Old Mutual Finance

"The master of ceremonies did a fantastic job"

Andre Beley, Risk-x

"I wanted to say thank you and well done on a great conference this past week! I thought it was really good content and speakers"

Cecilia Albertyn, Isle of Man Country Representative

"Thank you for a well organized and informative conference"

Phumla Thambisa, SA Reserve Bank

"The best was the panel discussions and the topic on criminal syndicates"

Meshudu Makhuvha, Mecedes Benz SA

"Everything was excellent"

Francinna Naidoo, FIC

"The panel discussions was good"

Themba Ntuli, ABSA

"I loved the panel discussion. It is an easier way of absorbing information"

Mbau Faku, ACM Compliance

"The conference was very informative"

Luvhiwani Nemavidi, Financial Intelligence Centre

"Presentations were very good"

Musa Baloye, SA Reserve Bank

"Topics addressed was the ones that is buzzing in the world of AML"

Johan van der Merwe, Praelexis

"Very informative sessions "

Georgina Van Wyk, First National Bank of Namibia

"Thank you for all the coordination efforts on the AML conference. It was my first one and I thoroughly enjoyed it"

Lindsey Ludike. ABSA

"Networking opportunities was good and the chairperson is a great moderator who are keeping discussions on track and summarises the panel discussions in an excellent way"

Graham Lawson, Praelexis

"Loved Steven Powell and Manet's presentations"

Carmen Williams, Old Mutual

"I want to express my sincere gratitude for hosting such a wonderful conference event. Your team's efforts in organizing this valuable learning opportunity were truly appreciated. The insights and networking opportunities provided were exceptional. Once again, thank you for your support and for putting together such an informative and well-organized conference. We found great value in our participation and look forward to future events"

Wandile Mngadi, ACAMS

"I wanted to firstly thank you for such a well-organized conference, absolutely to tier especially for bringing in the Regulators, very well done. I also appreciate your warmth and hospitality"

Lebogang Thobakgale, Financial Crime Assurance Manager (VP), Absa Group Financial Crime Compliance

"It was an amazing and fruitful conference! Very well organized, and the presentations and panels were both fruitful and insightful. We can't wait to attend to the 2025 one and hopefully by then, we'll have good news regarding the FATF list!"

Hima Tinado Niang, Ria Money Transfer

"The mc/host was great! The panel discussions were good. Sound + lighting was good"

Ashmi Dalpat, Senior Specialist: Financial Crime Compliance CIB, Absa

"Very broad, informative, great speakers, well organised"

Dickson Dimingo, Reserve Bank of Zimbabwe



DELEGATE REGISTRATION FORM

Please register the following delegates for the above conference:

Full Name:_____ Designation:_____ Email:_____ Cell No:_____

Full Name:_____ Designation:_____ Email:_____ Cell No:_____

Full Name:_____ Designation:_____ Email:_____ Cell No:_____

Full Name:_____ Designation:_____ Email:_____ Cell No:_____

Full Name:_____ Designation:_____ Email:_____ Cell No:_____

Full Name:_____ Designation:_____ Email:_____ Cell No:_____

Full Name:_____ Designation:_____ Email:_____ Cell No:_____

Full Name:_____ Designation:_____ Email:_____ Cell No:_____

Department: _____

Company name: _____ Company VAT no: _____

Company tel: _____ Designation: _____ Cell no: _____

DELEGATE REGISTRATION DETAILS

REGISTRATION FEE:
Normal registration fee: R 7 800 + VAT = R 8 970 p.p

Group discount registration:
3 or more people: R 6 600 + VAT = R 7 590 p.p
5 or more people: R 6 300 + VAT = R 7 245 p.p

2 Simple ways to register

Tel: 011 803 1553

E-mail: info@tci-sa.co.za

For more than 21 years, TCI has been a registered and preferred conference organiser for all major banks and financial institutions. Vendor details available on request.

PLEASE NOTE: Upon receiving the registration form, an invoice will be issued electronically. When payments are made, please supply the bank with your company name as reference. Fees include lunch, refreshments and conference documentation. The organisers reserve the right to make necessary changes to the programmes, speakers, venue or the dates should the need arise.

Registration forms must include the name and cell number of the accounts person.
Presentations will only be available 10 days after the conference

CANCELLATIONS will only be permitted within 5 days of registration. Thereafter your organisation will be held liable for payment of the full amount with no exceptions. Cancellations must be done in writing and forwarded to Trade Conferences International at info@tci-sa.co.za

NB: I hereby acknowledge that I have read and understood all the terms and conditions of registration, and have the authority to approve the registration

COMPANY NAME:_____ CONTACT PERSON:_____

COMPANY PHONE NO: _____ MOBILE NUMBER:_____

EMAIL ADDRESS:_____ PERSON DEALING WITH ACCOUNTS:_____

POSTAL ADDRESS:_____ CODE: _____

APPROVING MANAGER: _____ EMAIL: _____ MOBILE NUMBER:_____

DATE:_____ SIGNATURE:_____ COMPANY VAT NO:_____ AMOUNT(Inc VAT):_____

PLEASE TICK THE BOX WHICH SERVES AS CONFIRMATION OF BOOKING: ☐

OR SIGNATURE:_____