

PAYMENTS REGULATION &

COMPLIANCE CONFERENCE

13 & 14 May 2026 | Indaba Hotel Fourways

PARTNER

ISACA

13:5 CPE POINTS

MEDIA
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SA PROFILE
Profiling South African Business

South African
Business Integrator

PERTINENT TOPICS TO BE ADDRESSED

- What is next for Fintech's: you got what you asked for... but is it what you wanted?
- NPS Bill and Draft Authorisation Framework – key impact on regulatory payment landscape
- Verification of payee (VoP): ensuring compliance and seamless integration in PSP payment ecosystems
- Digital payments in Africa: can compliance and regulation keep up with the rapid innovation?
- Buy now, pay later – but who's watching? lack of BNPL regulation in South Africa
- Future of cross-border payments, the reform of high-cost remittance corridors and the push for deeper
- African representation in global financial rule-making
- How to manage foreign exchange risk in cross-border payments (streamlined EAC model proposal, including FECs and understanding the impact of operational and regulatory burdens)
- Speed of money: ensuring data privacy in South Africa's instant payment systems

SPEAKER COMPANIES PRESENTING AT THIS YEAR'S CONFERENCE

F T I
CONSULTING

synthesis

cenfri

AUTALUS
Peak Performance

MASTHEAD

CDH

ISACA

MOORE

S

mukuru

SAP

WEBBER WENTZEL
in alliance with > Linklaters

(absa)

Baker
McKenzie.

Standard Bank

eng.

Compliance & Risk
RESOURCES

AMPLE AXIA
Your Next Tech Journey

BGI

FSCA

TransUnion

PAYMENTS LANDSCAPE: RAPID EVOLUTION - KEY REGULATORY AND COMPLIANCE CHANGES FOR 2026 AND BEYOND

In the global payments arena, key regulatory and compliance trends centre on the integration of new technologies (crypto, AI, blockchain), the opening of national payment systems to non-banks, enhanced consumer and merchant protection rules, and a push for cross-border regulatory harmonisation.

Payment regulations also promote innovation by generating a level playing field where traditional banks and fintechs can compete fairly, particularly under frameworks like PSD2/3, which mandate open banking and stronger customer authentication.

Regulations such as the EU's Instant Payments Regulation are accelerating transaction speeds and driving interoperability, making real-time payments the new standard.

Against this background the upcoming Payments Regulation & Compliance Conference to be hosted on 13 & 14 May at the Indaba Hotel Fourways will be uniting key role players from banks, academia, insurance companies, financial services, payment services providers and government at one forum to discuss and share insights on how delegates can overcome the payment challenges / hurdles like fragmented systems, high cross-border fees, fraud risks, and complex regulations (PCI DSS, AML/KYC) hinder growth,

Close to 30 speakers will be addressing topics such as: what is next for Fintech's; NPS Bill and Draft Authorisation Framework; how can organisations ensure PCI-DSS compliance for bill payments; how to manage foreign exchange risk in cross-border payments; what COFI means for financial institutions & PSPs; how Agentic AI can solve South Africa's cross-border payment bottleneck; lack of BNPL regulation in South Africa; from open banking to open finance 2.0: APIs, AI and the next regulatory fault lines for payments amongst others.

As organisers of the annual AML & Financial Crime Southern Africa Conference, Trade Conferences International (TCI) is proud to bring delegates another top regulatory event.

Looking forward seeing you there!

Who should attend?

payment compliance * ethics * regulatory risk * insurance * AI * audit * governance * KYC * technology * monitoring * regulatory supervision * SupTech * RegTech * fintech * data * reporting * interbank payments * exchange control * cross border payments * clearing & settlements * regulation * anti-money laundering * payment fraud * sanctions * international payments * cash management * transactional banking * governance * foreign exchange * remittances * cross border e-commerce * financial inclusion * digital payments * open banking * open finance * digital innovation * IT * ESG compliance * AI compliance * policy advocacy * product development * AI regulatory supervision *

Organisations that previously attended

Commercial Corporate Operations * Zanaco Bank, Nedbank Mozambique * Dis-chem Pharmacies * Bank of Zambia * Global Foreign Exchange * Bob Group * Skynet Worldwide Express * Consumer Goods and Services Ombudsman * Takealot Online (Pty) Ltd * IT Knowledge and Expertise * PUMA South Africa * Nampost * African Channel Distribution * Curious CatCreative * Trade Ethiopia B2B * Airtel Mobile Commerce * SADC Banking Association * The Banking Association South Africa * Standard Bank Namibia * Standard Bank Eswatini * Eswatini Bank * Worldremit South Africa * Vodacom Payment Services * Sybrin * Standard Bank * South African Bankers Service * RMB Operations Botswana * Nedbank * FirstRand Broader Africa Compliance & Conduct * FirstRand Bank * Enterprise and Industry Development Office * Currency Partners * Currencies Direct * Amref Health Africa * Al Baraka Bank * ABSA * Grindrod Bank * I-Pay Secure Payment * Shoprite Checkers * Bidvest Bank * BankservAfrica * Mukuru Africa * IMB Financial Services * Bank Windhoek * Icici Bank * Capitec Bank * Old Mutual Life Assurance * Adept Advisory * Sabinet * SA Reserve Bank * Westbrooke Alternative Asset Management * Guardrisk * Sesiro Insurance (Botswana) * Lysis Financial * Financial Sector Conduct Authority * Semi Capital * IQBusiness * Discovery Group Compliance * Development Bank of SA * Yoco * Motus Mobility Solutions * Mutual & Federal Risk Finance * Namibia Financial Institutions Supervisory Authority * Santam Specialised Business * Retail Assist * FNB * Bateleur Software * msg Compliance * MTN * Khumo Capital * Arc-Solutions * Payprop * African Bank * FinGlobal * S & P Global * Investec * Adaptris * Old Mutual Insure * Discovery Bank * Glacier Financial Holdings * Liberty Group * ACM Compliance

BENEFITS OF ATTENDING

1. Get updated on how to navigate the regulatory complexities pertaining to the evolving payment regulatory and compliance landscape
2. Gain insights on how to overcome compliance challenges and technology gaps within the payments industry
3. Find out more about the Genius Act and how stablecoin frameworks are shaping cross-border compliance
4. Familiarise yourself with the latest updates regarding the NPS Bill
5. Attain a better understanding around the trends, key emerging issues and shifts in the payment landscape
6. Find out why leveraging AI is no longer optional in regulatory compliance
7. Network and learn from cutting edge speakers and regulatory and compliance professionals active in the payment landscape

LATEST UPDATES ON GLOBAL PAYMENT LANDSCAPE

BCG Forecasts That Global Payments Revenue Will Reach \$2.4 Trillion by 2029 Despite Slowing Growth

Agentic AI, Digital Currencies, and Real-Time Account-to-Account Payments Are Reshaping Industry Economics

Stablecoins Will Create New Opportunities for Banks and Nonbanks

Source:
<https://www.bcg.com/press/22september2025-reshape-global-payments-landscape>

SPEAKER COMPANIES THAT PARTICIPATED AT OUR PREVIOUS PAYMENTS & REGULATORY CONFERENCES



Previous regulatory & payment conferences

- Borderless Payments Conference Southern Africa 2024
- Regulatory Risk and Compliance for Non-Bank Financial Institutions 2024
- Crypto Assets Regulation and Compliance 2025
- Regulatory Reporting, Risk & Compliance 2025
- Anti-Money Laundering & Financial Crime 2025

More about TCI Conferences



of attendees who said our conferences are well organised



of attendees said that they are satisfied with the calibre of speakers



of attendees indicated that our conferences are worth attending

450 events held in the last 23 years

12 000 of attendees indicated that our conferences are worth attending

DELEGATE FEEDBACK FROM RECENT CONFERENCES

The sessions were well organised, I will definitely come back
- Sinovuyo Puzi, South African Reserve Bank

Enjoyed discussion on topic
- Monica Peethuu – Naidoo, Altron Fintech

Speakers and topics gave great insights, the meal at the reception was nice
- Fadheelah Hunter, FirstRand

Engagement and platform to easily network
- Katlarello Koosaletse, Sesiro Insurance Company

The staff of TCI were friendly, efficient and ran everything
- Nasheen Allie, Yoco Technologies

Well organised, interesting and informative topics especially because this is the second time I am attending it
- Nkateko Dau, Financial Sector Conduct Authority

Different speakers from the industry and how the industry aligns with Regulators and the speakers aligning to us that we are not enemies but twins working together
- Martha Mahlare, Financial Sector Conduct Authority

Great chairperson, kept the energy going and kept to time
- Geraldine Seethal, Momentum Group

The content shared by the speakers, combination of top experts
- Tshepo Komane, ABSA Bank

Great speakers, trending topics, networking, good time-keeping
- Shivani Govender, Edge Growth

Speakers were well-prepared and delivered well.
- Khanyi Nyalungu, Sabinet

Time keeping and professionalism of the group
- Yesmin Ngungu, Clientele

Speakers were excellent
- Brian Mafarikwa, Terrapay

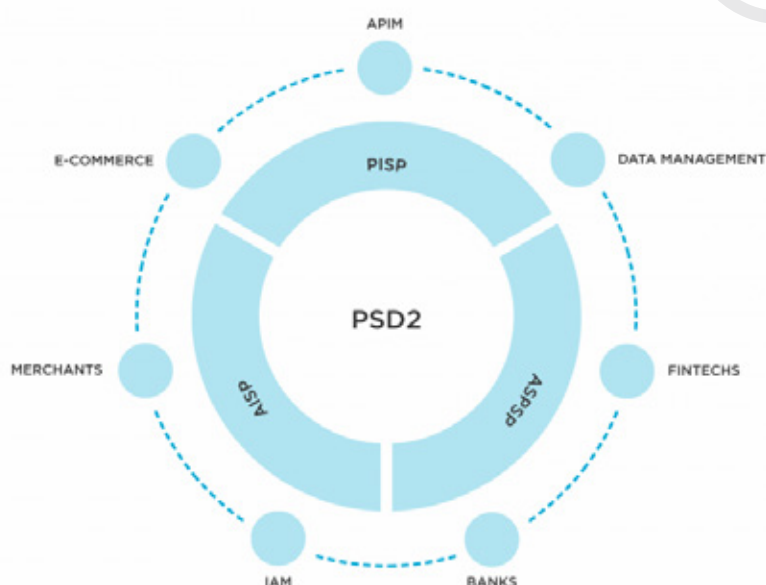
All the speakers prepared well
- Lionel Slowe, Finteq

Good combination of delegates and speakers
- Rosemary Baleseng, First National Bank Botswana,

Speakers are well versed in their topics
- Arthi Narayanan, Synthesis Software Technologies

Well prepared and organised
- Angela Pereira, FirstRand Bank

Payment processing regulations basics



Source: <https://sdk.finance/blog/payment-processing-and-compliance-navigating-the-regulatory-landscape/>

Illustrative recent regulatory actions involving fintechs



Source: <https://www.deloitte.com/us/en/services/consulting/articles/future-of-fintechs-risk-and-regulatory-compliance.html>

YOUR EXPERT SPEAKER PANEL



Amelia Warren
Candidate Legal Practitioner (CLP)
ENS



John Symington
Co-Founder and Intellectual Property and Innovation Lead
Ample Axia eGRC platform



Harsha Maloo
Head - Payments CoE
Synthesis Software Technologies



Rishi Pillay
Chairman
Autalus



Analisa Ndebele
Senior Associate
Webber Wentzel



Thav Reddy
Group Head: Data Privacy
ABSA



Ashlin Perumall
Partner
Baker & McKenzie



Barry Cooper
Technical Director
Centre for Financial Regulation and Inclusion (CENFRI)



Darryl Osmond
Industry Advisor: Financial Services
SAP



Chantelle Ann Wilford
Compliance Officer and Practice Management Consultant
Masthead



Dale Russell
Director and Head of Blockchain and Digital Assets
Moore Consulting



Carel de Jager
Chief Executive Officer and Founder
SilverSixpence



Muvhango Livhusha
Vice President
ISACA South Africa Chapter



Phumelela Maliza
Group Head: Compliance
Mukuru



Simone Dickson
Consultant: Corporate & Commercial Practice
Cliffe Dekker Hofmeyr



Nombasa Hlathi
Head: Payments Transaction Banking
Standard Bank South Africa



Dr Ian Joule
Co-Founder and Architect
Ample Axia eGRC platform



Dr Dalene Deal
Founder & Chief Executive Officer
Business Growth Hacking (BGH)



Keith Sabilika
Senior Fintech Specialist
Financial Sector Conduct Authority (FSCA)



Amritha Reddy
Senior Director: Fraud and Digital Products
Transunion



Lutendo Mashabela
Board Member
ISACA South Africa Chapter



Dr Nishal Khusial
Board Member & Associate Experts
ISACA South Africa Chapter



Grace Letseka
Board Member
ISACA South Africa Chapter

OVERVIEW

- 08:30 Opening of conference and chairperson remarks
- 08:45 **What is next for Fintech’s: you got what you asked for... but is it what you wanted?**
 - from sponsorship to supervision: what really changes when the buffer disappears
 - compliance: the architecture of scale
 - business requirements vs functional reality: where good intentions fail
 - business requirements vs functional reality: where good intentions fail

Dr Dalene Deal, Founder & Chief Executive Officer, Business Growth Hacking (BGH)
- 09:25 **Global compliance challenges and technology gaps within the payments industry**
 - what does success look like for compliance?
 - AI and technology journey
 - what is the technology and compliance direction of travel?
 - what is needed to keep pace in a rapidly evolving world?
 - what regulatory frameworks will be best placed to keep pace?
 - compliance and governance of compliance in a technology driven world
 - data, data analysis, data trust and assurance

John Symington, Co-Founder and Intellectual Property and Innovation Lead, Ample Axia eGRC platform & Dr Ian Joule, Co-Founder & Architect, Ample Axia eGRC platform
- 10:05 **NPS Bill and Draft Authorisation Framework – key impact on regulatory payment landscape**
 - background to the change to the regulatory landscape
 - interplay between the NPS Bill and the Draft Authorisation Framework
 - payment activities which will face regulation
 - overview of compliance obligations

Amelia Warren, Associate: Banking & Finance ENS
- 10:45 **Tea/coffee & refreshments**

REGULATION COMPLIANCE & RISK

11:00 **PANEL DISCUSSION HOSTED BY ISACA SOUTH AFRICA CHAPTER**



How can organisations ensure PCI-DSS compliance for bill payments?



Muvhango Livhusha
Vice President



Lutendo Mashabela
Board Member

TCI

Dr Nishal Khusial
**Board Member
& Associate Experts**



Grace Letseka
Board Member

- 11:40 **Verification of payee (VoP): ensuring compliance and seamless integration in PSP payment ecosystems**
 - strategic imperative – why VoP cannot be ignored
 - VoP across the globe
 - VoP as a strategic capability – beyond compliance
 - business outcomes – driving growth and risk mitigation
 - strategic implementation – governance, integration, and scale
 - future playbook – VoP as a growth enabler

Harsha Maloo, Head: Payments, Synthesis Software Technologies
- 12:20 **What COFI means for financial institutions & PSPs**
 - what is COFI?
 - who is covered under COFI – definition of financial service providers and particularly how this relates to PSP
 - what it means for your business when regulated under COFI ie. reporting requirements etc
 - how we see the regulatory landscape unfold and what will be expected from your entity (eg. licensing)

Chantelle Ann Wilford, Compliance Officer and Practice Management Consultant, Masthead
- 12.50 **Lunch & networking**

DIGITAL PAYMENTS & DIGITAL ASSETS

- 13.50 **Digital payments in Africa: can compliance and regulation keep up with the rapid innovation?**
- digital payments in Africa are scaling rapidly through mobile money, fintech APIs, and crypto-enabled remittances, reshaping financial inclusion and cross-border payments
 - regulation is shifting from rigid, entity-based models toward more flexible, activity-based frameworks to better accommodate innovation
 - regulatory fragmentation across African jurisdictions remains a key barrier to interoperability and regional fintech scale
 - initiatives such as regulatory sandboxes, fintech passporting, and PAPSS show how coordination can balance innovation with risk management
 - future success depends on risk-based, technology-neutral regulation that strengthens trust, consumer protection, and system integrity
- Keith Sabilika, Senior Fintech Specialist, Financial Sector Conduct Authority (FSCA)**
- 14.30 **From crypto hype to payment hygiene: applying TradFi controls to tokenised money**
Dale Russell, Director and Head: Blockchain and Digital Assets, Moore Consulting
- 15.10 **Enabling trust, speed, and compliance in digital payments**
- trust is the most critical infrastructure as digital payments become instant and data-driven
 - how organisations can scale innovation safely while maintaining regulatory confidence and operational resilience
 - how modern platforms enable regulated, real-time payment ecosystems by embedding governance, privacy, identity, and compliance into core processes
 - layered approach to data governance and controlled innovation
- Darryl Osmond, Industry Advisor: Financial Services – SAP Africa**

PAYMENT FRAUD

- 15:40 **Synthetic identity fraud: Fastest-growing threat in digital payments**
- synthetic identity fraud is quickly becoming one of the most dangerous blind spots in modern payments, driven by fabricated digital identities that evade traditional KYC/AML and infiltrate systems unnoticed
 - rise of real-time payments and frictionless onboarding has widened vulnerabilities across the ecosystem
 - criminals are using AI-generated documents, deepfake biometrics, and industrial-scale identity factories to scale attacks at unprecedented speed
 - why payment systems are prime targets and how synthetic profiles build trust before triggering high-impact bust-outs
 - critical role of industry forums, cross-sector partnerships, regulators, and industry leaders in closing identity gaps and strengthening the trust foundation of the digital economy
- Amritha Reddy, Senior Director: Fraud and Digital Products, TransUnion Africa**
- 16.20 **End of day 1 Tea & networking**

- 08:35 Opening of day 2 and chairperson remarks

CROSS BORDER PAYMENT REGULATION & COMPLIANCE

- 08.45 **Future of cross-border payments, the reform of high-cost remittance corridors and the push for deeper African representation in global financial rule-making**
Nombasa Hlathi, Head: Payments Transaction Banking, Standard Bank South Africa
- 09.25 **How to manage foreign exchange risk in cross-border payments (streamlined EAC model proposal, including FECs and understanding the impact of operational and regulatory burdens)**
Barry Cooper, Technical Director, Centre for Financial Regulation and Inclusion (CENFRI)
- 10.05 **Implications of the GENIUS Act and how new stablecoin frameworks are shaping regulatory expectations for reserves, anti-money laundering (AML), and cross-border compliance**
- how reserve requirements are redefining trust in digital payments
 - new AML expectations for instant, cross-border value transfer
 - why stablecoins matter for cross-border payments in emerging markets
 - what banks, PSPs, and regulators need to prepare for next
- Carel de Jager, Chief Executive Officer and Founder, SilverSixpence**
- 10.50 **Tea/coffee & refreshments**

- 11.05 **The autonomous ExCon officer: how Agentic AI can solve South Africa's cross-border payment bottleneck**
- exchange control bottleneck: hidden cost centre bleeding cross-border operations
 - assisted vs. agentic: why the AI your bank uses today won't solve this
 - teaching AI the SARB manual: building an agent that understands exchange control
 - zero-touch exception handling: from days to minutes, without human intervention
 - governance question: can SARB accept an autonomous ExCon officer?
- Rishi Pillay, Chairman, Aotalus**

11.45 **PANEL DISCUSSION:**

Regulatory outlook to formalising low-value cross border payments – Banks vs Non banks

- key trends in formalisation- regulatory support, cost disparities
- comparison of capabilities between banks and non-banks
- formalisation challenges
- adapting to new technologies and facing competition



Phumelela Maliza
Group Head: Compliance
Mukuru



Simone Dickson
Consultant: Corporate & Commercial Practice
Cliffe Dekker Hofmeyr

CROSS BORDER E - COMMERCE BNPL REGULATION

- 12.25 **Buy now, pay later – but who's watching? lack of BNPL regulation in South Africa**
- can there be fintech revolution without rules?
 - alarming boom of BNPL has shifted the conversation from convenience to consumer risk and regulators are being tasked with finding a solution
 - who should be watching? lack of clear regulation and allocation of supervisory powers causes regulatory blind spots that could lead to unintended regulatory arbitrage
 - where to from here? as regulators continue to deliberate on the future of BNPL, the potential impact of the much-awaited Conduct of Financial Institutions Bill on the BNPL market must be unpacked
 - BNPL as a case study in bridging the gap between rapidly shifting innovation and regulatory readiness
- Analisa Ndebele, Senior Associate, Webber Wentzel**

12:50 **Lunch & networking**

OPEN BANKING - OPEN FINANCE & DATA PRIVACY

- 13:55 **From open banking to open finance 2.0: APIs, AI and the next regulatory fault lines for payments**
- shift from open banking to open finance - why payments, data portability, credit, investments and embedded finance are converging and what this means for banks, PSPs and fintechs operating across borders
 - why Africa's open finance journey will not mirror Europe's - fragmented regulation, mobile-first payments, non-bank PSP dominance and the limits of PSD-style models in African markets
 - API access as regulated infrastructure, not just technology - emerging regulatory expectations around API standardisation, liability allocation, consent, uptime, and third-party risk management
 - API security in an AI-enabled payments ecosystem - new threat vectors created by AI-driven access, automated decision-making, agentic systems and credential misuse and how regulators are starting to respond
 - data governance, consent and accountability in open finance models - reconciling POPIA, global privacy laws and financial regulation where data flows continuously between institutions, platforms and AI systems
 - what African regulators and industry should focus on now: standards, third-party risk, supervisory coordination and cross border alignment
- Ashlin Perumall, Partner, Baker & McKenzie**
- 14: 35 **Speed of money: ensuring data privacy in South Africa's instant payment systems**
Thav Reddy, Group Head: Data Privacy, ABSA
- 15:15 **End of conference Tea & networking**

PAYMENTS REGULATION &

COMPLIANCE CONFERENCE

13 & 14 May 2026 | Indaba Hotel Fourways

EARLY BIRD DELEGATE REGISTRATION FORM

Please register the following delegates for the above conference:

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

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EARLY BIRD DELEGATE REGISTRATION DETAILS

REGISTRATION FEE:

Normal registration fee: R9 500 + VAT = R10 925 p.p
Early Bird Registration fee: R7 500 + VAT = R8 625 p.p

2 Simple ways to register



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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.

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: _____

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POSTAL ADDRESS: _____ CODE: _____

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

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