# FINTECH
## Regulation & Compliance
## CONFERENCE 2026

7 & 8 OCTOBER 2026

INDABA HOTEL

## THE FINTECH COMPLIANCE & REGULATION PLAYBOOK: WHAT THE CONFERENCE WILL EXPLORE

- Why fintech regulation is critical
- How fintech is changing the compliance landscape
- Innovation vs compliance– striking the right balance –innovation without governance creates risk BUT governance without imagination creates stagnation
- How fintech companies are aligning financial technology products with legal and regulatory standards
- Regulation for growth
- Practical compliance lessons for fintech businesses
- Becoming a third party payment provider (TPPP): The questions every fintech should be asking
- Compliance and regulation in a fintech: Why rule adherence isn't enough anymore
- Financial inclusion as a compliance opportunity
- Why fintechs are more than disruptors: The new collaborators driving financial innovation
- The next decade of payments regulation in South Africa – From banks vs fintechs to collaborative ecosystems

# THE FUTURE OF FINANCIAL REGULATION STARTS HERE

South Africa has one of the most mature fintech ecosystems, incorporating an evolving regulatory framework, while reform and infrastructure developments are underway, shaping the sector's next phase of growth.

Despite a largely unbanked population and limited traditional infrastructure, Southern Africa's tech-savvy demographic have created a fertile ground for Fintech solutions.

From fostering financial inclusion through mobile money platforms to revolutionizing lending practices with data-driven microloans, fintech is empowering individuals, businesses, and entire economies across Africa.

With the maturing fintech ecosystem, formal regulatory definitions are expected to accelerate. Outcomes expected to influence how broader embedded finance will be implemented, how key compliance frameworks, as well as how emerging payment innovations models are being regulated to balance innovation with financial stability.

The Fintech Regulation & Compliance event will be bringing together compliance, regulatory, legal and risk professionals in fintechs and non-banking financial institutions. Taking place on the 7 & 8 October 2026, this conference focuses soley on the impact of compliance, risk and regulation on the growth and future of fintechs in South Africa.

The conference programme will delve into the recent advancements, ongoing challenges and explore how this technology is shaping a more inclusive Fintech landscape, noting specialized guidance to navigate the complexities of regulation, compliance, and technological integration.

# WHO MUST ATTEND?

***Personnel from fintech & non-bank financial institutions dealing with the following can be expected to attend this event:***

*regulation * data * compliance * product development * governance * risk * fraud * ai * operations * digital banking * legal * marketing & customer experience * payments * IT & technology * credit * insurance * crypto * innovation

## DID YOU KNOW?

- South Africa generated approximately USD26.4 billion in customer-driven banking revenues in 2024, making it one of the continent's largest financial services markets.
- South Africa forms part of Africa's "Big Four" startup ecosystems, alongside Kenya, Egypt and Nigeria, which collectively captured 82% of African startup funding in 2025.
- Internet penetration reached approximately 79.6% by the end of 2025, supporting large-scale adoption of digital financial services nationally.
- South Africa hosts one of the continent's most sophisticated banking sectors and the Johannesburg Stock Exchange remains Africa's largest exchange by market capitalisation, supporting capital-market depth for FinTech scale.
- Payments, lending and investment platforms remain the largest FinTech subsectors locally

Source: https://thinkroom.co/wp-content/uploads/Fintech_Frontier_Report_11.05.2026_MA-1.pdf

# BENEFITS OF ATTENDING THE FINTECH REGULATION & COMPLIANCE CONFERENCE

**STAY AHEAD OF REGULATORY CHANGE**
Understand the latest regulatory developments impacting fintechs.

**NAVIGATE THE EVOLVING REGULATORY LANDSCAPE**
Gain practical insights into activity-based regulation, compliance obligations, and South Africa's modernising payments ecosystem.

**GROW YOUR PROFESSIONAL NETWORK**
Connect with delegates, speakers, exhibitors, regulators, and fintech leaders from across the industry.

**BUILD COMPLIANCE BY DESIGN**
Learn how to embed compliance into innovation, product development, governance, and third-party risk management.

**FUTURE-PROOF YOUR COMPLIANCE STRATEGY**
Keep pace with regulatory change and turn compliance into a competitive advantage.

**PREPARE FOR THE FUTURE OF FINTECH**
Understand how regulatory collaboration, payment modernisation, and financial inclusion are shaping South Africa's financial services sector.

**LEARN FROM INDUSTRY EXPERTS**
Gain practical insights through real-world case studies and guidance from leading fintech and compliance professionals.


## SOME OF THE ORGANISATIONS THAT ATTENDED OUR REGULATORY & COMPLIANCE CONFERENCES

FIC Financial Intelligence Centre · FSCA · PAYINC · Discovery · momentum
pay@ Your Payment Partner · Investec · terrapay · NEDBANK · Santam
Standard Bank · Hollard. · minit money · FNB · OLDMUTUAL · South African Reserve Bank
pwc · peach payments · mukuru · absa · Sanlam · WERKSMANS ATTORNEYS
paystack · WEBBER WENTZEL in alliance with Linklaters · CDH · Deloitte. · FirstRand

# OUR ELITE SPEAKER PANEL

Dalene Deale
**Founder & Chief Executive Officer**
Business Growth Hacking (BGH)

Yurika Pistorius
**Head of Compliance**
VALR

Kim Dancey
**Director of Regulatory Affairs**
Yoco

Tayyibah Suliman
**Head: Technology & Communications Sector**
Cliffe Deker Hofmeyer

Danielle Lawrence
**COO**
Fintech Association of South Africa

Karabo Nemakonde
**Money Laundering Compliance Officer**
Betway

Christopher Ball
**CEO**
Finch Technologies

Juliette Thirsk
**General Counsel**
Peach Payments

Américo Ubisse Jr.
**Manager: Money Laundering Reporting Officer**
Vodafone M-PESA

Sherma Malan
**CEO**
Compliance Institute Southern Africa

Adv.Annel van der Walt
**Head Legal and Compliance**
Paysoft

Christoff Pienaar
**Partner**
Webber Wentzel

Langelihle Nkahinde
**Head of Compliance**
Purple Group

Darryl Bernstein
**Partner**
White & Case

Albertus Nel
**Senior Manager**
Deloitte Africa

Nikki Germihuys
**Head: Risk and Compliance**
Geddes Capital

Natasha Holt
**Fintech Operations Executive**
Abacus Limited

Ryno Volschenk
**Regional Manager**
Masthead

Leandri de Lange
**Legal and Compliance Officer**
Credit Association of South Africa

Angela Itzikowitz
**Executive: Banking & Finance**
ENS

7:30 Registration and refreshments

8:30 Opening of conference and chairperson remarks

## OVERVIEW – FINTECH COMPLIANCE IN A RAPIDLY EVOLVING REGULATORY LANDSCAPE

8:45 **Current compliance landscape in South Africa and the shifting expectations placed on compliance professionals**
- how the role of compliance is evolving from rule interpretation to strategic business enablement
- key pressures shaping compliance in South Africa, including regulatory complexity, conduct risk, technology, AI and stakeholder expectations
- why compliance professionals must strengthen their influence, judgement and understanding of business models
- how the profession can help organisations build trust, accountability and sustainable compliance cultures

**Sherma Malan, Chief Executive Officer, Compliance Institute Southern Africa**

9:25 **Why fintech regulation is critical**
- regulatory landscape is becoming more complex
- compliance should enable growth, not slow it down
- engagement between regulators and industry is essential
- staying ahead of regulation is a competitive advantage

**Danielle Lawrence, Chief Executive Officer, Fintech Association of South Africa (FINASA)**

10:05 **How fintech is changing the compliance landscape**
- from Unregulated to Regulated
- the Velocity of Regulatory change
- automation & RegTech Innovation
- future-Proof Compliance Officer

**Yurika Pistoruis, Head of Compliance, VALR**

10:45 **Tea/Coffee**

## INNOVATION VS. REGULATION

11:05 **Who Governs the AI? Regulatory Risk and AI Governance in Financial Services**
- AI governance versus AI adoption
- board and executive accountability
- human oversight of automated decisions
- model validation and independent assurance
- readiness for emerging AI regulation

**Kim Dancey, Director of Regulatory Affairs, Yoco**

11:45 **Innovation vs compliance- striking the right balance**
- bring compliance to the drawing board, not the finish line
- compliance professionals should be architects of possibility, not guardians of "no"
- regulation should create trust, not friction
- finding common purpose that makes innovation flourish

**Dr Dalene Deale, Founder & Chief Executive Officer, Business Growth Hacking (BGH)**

12:25 **Regulatory reform in fintechs within South Africa**
**Prof. Angela Itzikowitz, Executive: Banking and Finance, ENS**

13:05 **Lunch & networking**

14:05 **Practical compliance lessons for fintech businesses**
- build compliance into product design rather than treating it as an afterthought
- consider competition, privacy, cybersecurity and IP together rather than in isolation
- review contracts carefully to address data rights, AI use, ownership of improvements and exit rights
- maintain strong governance over third-party technology providers
- monitor international regulatory developments, as they increasingly influence local expectations

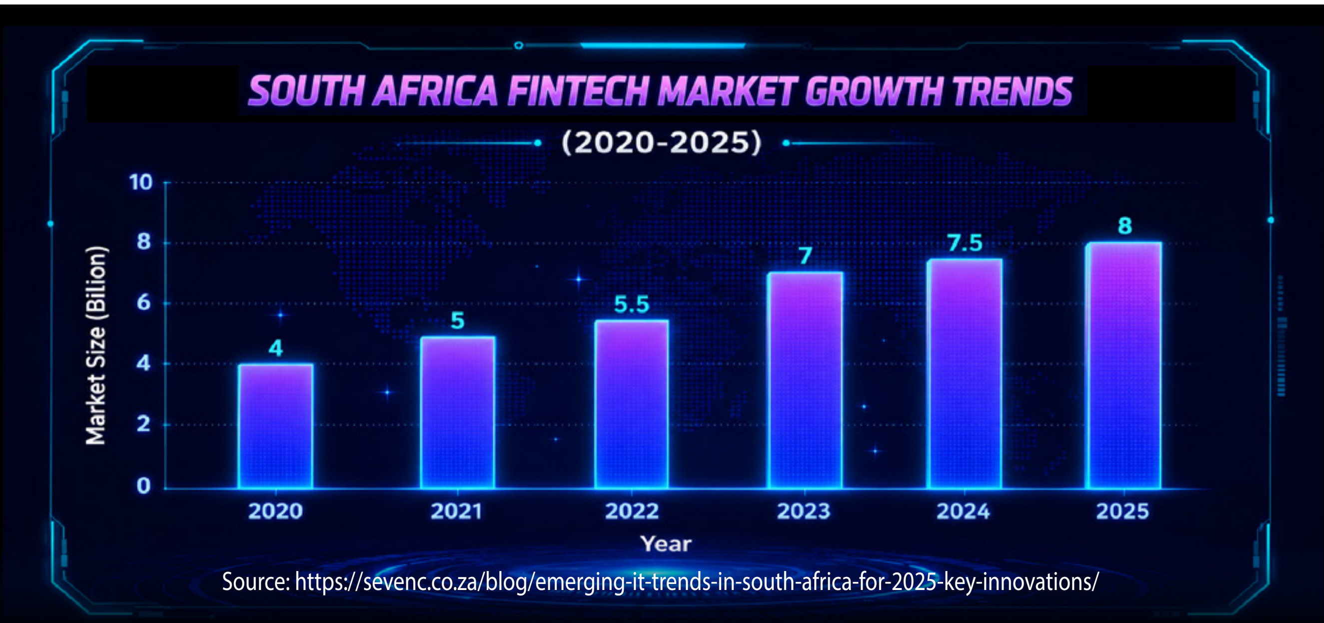
**ayyibah Suliman, Head: Technology & Communications Sector, Cliffe Deker Hofmeyer**

14:45 **Exploring the role of non-bank financial institutions in South Africa and insights from a credit perspective**
**Leandri de Lange, Legal and Compliance Officer, Credit Association of South Africa**

15:25 **Why fintechs are more than disruptors: new collaborators driving financial innovation**
- why banks should stop viewing fintechs as competitive threats and instead embrace them as strategic partners
- using collaboration to accelerate innovation, enhance customer experiences and gain a lasting competitive edge

**Christopher Ball, Founder, Finch Technologies**

16:05 **End of Day 1**




## CONFERENCE PROGRAMME DAY 2 — 8 OCTOBER 2026

### INNOVATION VS. REGULATION

8:45 **Regulation for growth**
**Christoff Pienaar, Partner, Webber Wentzel**

### FINTECH COMPLIANCE & GOVERNANCE IN ACTION

9:25 **Compliance and regulation in a fintech: why rule adherence isn't enough anymore**
- South African regulatory reality. What's actually changing right now: It's not just theory, it is happening in the next twelve months
- from proving compliance once a year to proving it every day. What that shift means for how compliance teams actually spend their time
- why compliance can't sit outside product and engineering anymore
- what governance maturity looks like in practice, and why it's a competitive advantage
- speed to market means nothing if it can't survive a SARB audit or a banking partner's due diligence

**Adv Annel van der Walt, Head: Legal and Compliance, Paysoft**

10:05 **Becoming a third party payment provider (TPPP): Qs every fintech should be asked**
- TPPP activity: who falls within scope and why it matters
- agents, outsourcing and third-party arrangements: understanding the expanded compliance perimeter; why your compliance obligations extend beyond your own business
- practical governance lessons for fintechs before the regulator asks the questions

**Juliette Thirsk, General Counsel, Peach Payments**

10:45 **Tea/Coffee**

11:25 **PANEL DISCUSSION: Role of key individuals (KI's) and compliance officers in fintechs**
- **Langelihle Nkahinde, Head of Compliance, Purple Group**
- **Ryno Volschenk, Regional Manager, Masthead**
- **Natasha Holt, Fintech Operations Executive, Abacus**
- **Nikki Germihuys, Head: Risk and Compliance, Geddes Capital**

## FINANCIAL INCLUSION AND MARKET CONDUCT

12:05 **Financial inclusion as a compliance opportunity**
- balancing financial inclusion objectives with evolving AML/CFT regulatory requirements for fintechs and mobile money operators
- role of digital financial services in enhancing transaction traceability and reducing reliance on cash-based ecosystems
- Cyber Resilience Framework exploring digital operational resilience, risk mitigation, and strict data protection

**Americo Ubisse Jr, Manager: Money Laundering Reporting Officer, Vodafone M-PESA**

12:45 **Lunch & networking**

## KEY ECOSYSTEM DRIVERS FOR FINTECHS IN SOUTH AFRICA

13:45 **Next decade of payments regulation in South Africa - from banks vs fintechs to collaborative ecosystems**
- impact of activity-based licensing
- NPS modernisation and the need for collaborative ecosystems
- role of digital identity
- how fintechs could succeed

**Albertus Nel, Senior Manager, Deloitte Africa**

14:25 **Weaponisation of financial regulation: Using and defending regulatory mechanisms in commercial disputes**
- how regulatory complaints to the FSCA, FIC, or SARB are increasingly deployed tactically in commercial disputes between fintech firms, investors, and counterparties
- intersection of civil litigation strategy and regulatory enforcement
- judicial review of regulatory decisions as a commercial litigation tool
- how fintech firms can use (or are exposed to) whistleblower mechanisms under the Protected Disclosures Act (PDA) in commercial disputes

**Darryl Bernstein, Partner, White & Case**

15:05 **How fintech companies are aligning financial technology products with legal and regulatory standards**
- embedding controls into the product build from day one versus bolting them on after launch
- build vs. buy vs. configure — why most RegTech value sits in the tuning, not the tool
- lineage, auditability, and reconstructing a compliance decision months later for a regulator
- explainability to regulators: can you show why the engine flagged — or didn't flag — something?
- what "good" looks like: compliance as a capability the product runs on, not a cost centre reviewing it after the fact

**Karabo Nemakonde, Money Laundering Compliance Officer, Betway**

15:45 **End of Day 2**

# FEEDBACK FROM DELEGATES THAT ATTENDED OUR REGULATORY & COMPLIANCE CONFERENCES

Great practical examples from the speaker presentations and the conference was good

**Raville Jansen**
*Old Mutual*

Well organised conference, and TCI staff are so efficient and friendly, a pleasure to deal with. Panel members were well equipped and answered questions

**Janine Walker**
*Nedbank*

A well organized and great selection of speakers

**Shirlene Smidt**
*Sanlam*

Very interesting topics and great panellists

**Angela Phasha**
*Investec*

Exceptional speakers were selected for the conference

**Marcia Chiloane**
*Nedbank*

Very informative agenda and speakers presented well

**Kailin Sampson**
*Standard Bank*

Speakers were fantastic

**Carlia van der Merwe**
*Discovery*

Speakers were passionate about their topics and well prepared

**Desiree Manana Kunene**
*FSCA*

The conference was very well organised and had a diverse group of speakers. Interesting topics. I enjoyed it a lot

**Thakhani Rapakgadi**
*African Bank*

Thank you for a well organised and informative conference

**Phumla Thambisa**
*SA Reserve Bank*

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

**Lebogang Thobakgale**
*Absa*


# EARLY BIRD DELEGATE REGISTRATION FORM

Please register the following delegates for the above conference:

Full Name: ____________ Designation: ____________ Email: ____________ Cell No: ____________

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Full Name: ____________ Designation: ____________ Email: ____________ Cell No: ____________

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Full Name: ____________ Designation: ____________ Email: ____________ Cell No: ____________

Full Name: ____________ Designation: ____________ Email: ____________ Cell No: ____________

Department: ____________

## EARLY BIRD DELEGATE REGISTRATION DETAILS

**REGISTRATION FEE:**
Normal registration fee: R9 800 + VAT = R11 270 p.p
Early bird registration fee: R7 800 + VAT = R8 970.5 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.

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; ____________ MOBILE NUMBER: ____________

POSTAL ADDRESS: ____________ CODE: ____________

APPROVING MANAGER: ____________ JOB TITLE: ____________

EMAIL ADDRESS: ____________ MOBILE NUMBER: ____________

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

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