SUPPORTED BY asapp Association of South African Payment Providers

Attend the 7th cross border payments conference
focusing on regional financial connectivity, regulatory frameworks and digital assets

Cross Border Payments Conference 2026

28 & 29 October 2026 | Indaba Hotel | Johannesburg

SESSIONS TO BE ADDRESSED AT THE CONFERENCE

- Overview of cross border payments 2026
- Trends of cross border payments
- Cross border payments regulatory & compliance
- Risk factors in cross border payments
- Impact of technology on cross border payments
- E-commerce and retail
- Combating fraud and cybercrime in digital payments

Speaker companies presenting at the conference

UCAP, absa, Primerio, Tax Consulting south africa, PAYNC, RMB, iq, Khwanazi Inc., FMT20 Finmark Trust, candeo, SAIEA, iOCO, sybrin, minit money

Future of Cross Border Payments: innovation, regulation and financial connectivity

Cross border payments in South Africa are evolving at an unprecedented pace, driven by rapid digital innovation, shifting customer expectations, and an increasingly complex regulatory landscape. Regulated primarily by the South African Reserve Bank and its Financial Surveillance Department (FinServ), the sector continues to balance strict exchange control requirements with the growing demand for faster, more seamless and more accessible international transactions.

From traditional correspondent banking and SWIFT payments to ecommerce platforms, card payments, digital wallets, fintech innovation and emerging stablecoin solutions, the cross-border payments ecosystem has transformed significantly over the past few years. At the same time, regional initiatives such as the Pan-African Payment and Settlement System (PAPSS) are reshaping the future of intra-African trade and financial connectivity

As cross-border payments remain critical to global trade, investment and economic growth, the market continues to expand on a remarkable scale. The combined traditional and crypto-enabled cross-border payments market approached an estimated value of one quadrillion dollars globally in 2024, highlighting both the opportunities and risks associated with this rapidly changing environment.

The conference programme will address the challenges, threats and opportunities existing in the current cross-border payments environment.

For over 20 years, TCI has been one of Southern Africa's leading business conference organisers, delivering executive-level conferences that connect industry leaders, regulators, policymakers and innovators to discuss the issues shaping the future of business. We are a leader in hosting payments events (we did the first payments conference in South Africa way back in 2010). This will be the 10th edition conference focusing on cross-border payments.

Why you should attend the cross-border payments conference 2026

Gain first-hand insights into the future of cross-border payments in Africa and understand how digital transformation is reshaping regional and global payment ecosystems.

Explore the latest developments in cross-border e-commerce payments, including merchant solutions, payment innovation and regulatory considerations for digital trade.

Gain a deeper understanding of compliance obligations, including reporting requirements, consumer protection, exchange control and data governance.

Discover how AI, automation and emerging technologies are transforming payments, enabling faster, smarter and more secure international transactions.

Expand your professional network by engaging with leading experts in the cross-border payments ecosystem.

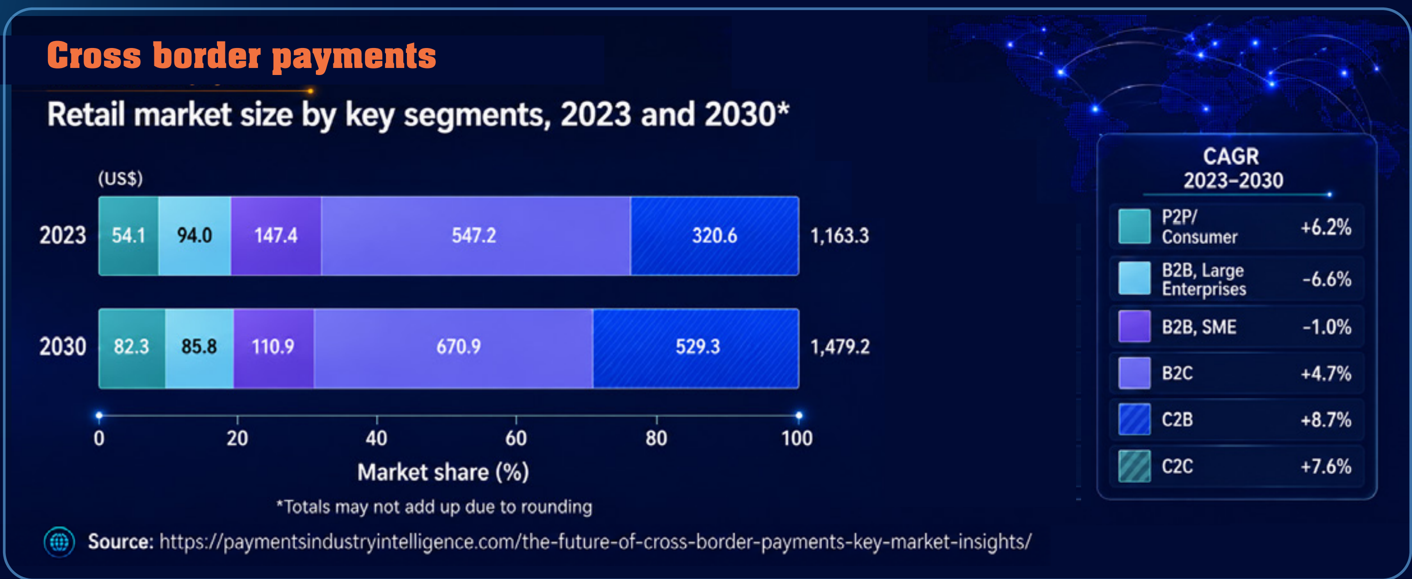
Who must attend?

Personnel dealing with the following:

cross border payments *exchange control* compliance & risk * cross border payments transactions* money transfers* channel management* payments* clearing & settlements* regulation* global clients transactional & trade solutions * international banking *e-banking * foreign exchange * e-wallets * trade support * remittances* data analytics* digital payments * online marketing * payment fraud * e-commerce * financial inclusion*open banking* cybercrime* regulation*

Some organisations that attended our payments conferences

WorldRemit
PAYINC
sybrin
Standard Bank
RMB
NEDBANK
FirstRand
alBaraka
absa
Currencies Direct
vodacom
CPW SYSTEMS
FNB
paystack
Pick n Pay
YOCO
pay@ Your Payment Partner
Vesti
WERKSMANS ATTORNEYS
peach payments
float
GLOBAL EXCHANGE



Our elite speaker panel

Nombasa Hlathi
Head: Payments Transaction Banking
Standard Bank South Africa

Pumla Ntsubane
CIB Head of Fraud Strategy
Absa Bank

Justin Ashworth
Solutions Executives
Ioco

Damola Owolade
Head of SADC Financial Inclusion Programme
Finmark Trust

Avinash Naidoo
Payments Manager
Sybrin

John-Paul Fraser
Team Lead: Cross Border taxation
Tax consulting

Marc de Bruyn
Director
MDB Law

Yolande Steyn
Head of Digital Interactions
RMB

Mohammed Sangrodi
Digital Consultant
IQbusiness

Meera Sunker
Head of TCIB
PayInc

Andrew Pillay
Director
Candeo

Katekani Baloyi
Founder & CEO
UCAP

Larry Cooke
Head of Legal – Africa
Binance

Dudley Filippa
Chairman
Saiea

Lindokuhle Zwane
Interim Head Exchange Control: Group Compliance
ABSA

Angus Brown
CEO
Minit Money

John Oxenham
Director & Founder
Primerio

Ronny Mkhwanazi
Trade Lawyer
Mkhwanazi Inc. Attorneys

OVERVIEW OF CROSS BORDER PAYMENTS 2026

08:40 **Cross border payment opportunities and challenges**

09:20 **Innovation meets regulation in cross border payments**
- the evolution of hybrid cross border payment models to meet changing business and customer demands.
- leveraging global liquidity pools to enable faster settlement, improved FX access, and efficient B2B and B2C payments
- the growing role of on-ramps, off-ramps, stablecoins and digital assets in facilitating cross border value transfers
- driving innovation through multi-currency solutions, faster payouts and value-added payment services while maintaining regulatory and exchange control compliance
- the future of cross border payments, including the impact of sustainable finance, ESG-linked trade, and emerging taxonomy and traceability requirements

Marc de Bruyn, Director, MDB Law

10:00 **Accessing the power of ecosystems via embedded finance and open banking**
- moving from "pipes" to "platforms": The death of correspondent banking
- frictionless compliance and real-time risk management
- powering global B2B marketplaces and supply chains
- the shift from transactional to value-added services

Yolande Steyn, RMB's new digital interactions team, RMB

10:40 Tea break & Networking

TRENDS OF CROSS BORDER PAYMENTS

11:00 **Crypto Landscape in cross-border payments**
- the Challenge: Why cross border payments in Africa remain costly, slow and fragmented
- the Opportunity: How blockchain, crypto and stablecoins are transforming international payments
- the Future: Building a trusted, regulated and inclusive cross border financial ecosystem

Larry Cooke, Head of Legal – Africa, Binance

11:40 **Will licensed stablecoin rails beat crypto hype in africa's remittance corridors?**
- the real divide is not crypto versus banks, but speculative hype versus licensed operators using stablecoin rails to solve real remittance challenges
- as banks withdraw from higher-risk corridors, regulators must decide whether licensed CASPs or informal channels fill the resulting gap
- South Africa's Capital Flow Management Regulations may enhance industry legitimacy through greater oversight, despite industry resistance
- a key concern remains the proposal to set reporting thresholds after consultation closes, which risks undermining the regulatory process

Angus Brown, CEO, Minit Money

12:20 **Real-time cross border payments – realities on the ground**
- evolution of cross border payments
- why real-time cross border payments matter
- interoperability for scall
- role of iso20022 and modern payment standards
- scheme connectivity and regional payment rails
- compliance, fraud and risk in real-time
- settlement, liquidity and operational readiness
- customer experience
- africa's opportunity in real-time cross border

Avinash Naidoo, Payments Manager, Sybrin

13:00 Lunch time and networking

14:10 **From Payments to Platforms: How APIs, AI and Fintech Integration Are Reshaping Cross-Border Banking**
- evolution of cross-border payments from traditional transactions to connected digital platforms
- how APIs are enabling seamless integration between banks, fintechs and payment service providers to drive interoperability and innovation
- role of AI in enhancing payment operations, fraud detection, compliance, risk management and customer experience
- how fintech partnerships are accelerating embedded finance, Banking-as-a-Service (BaaS) and next-generation cross-border payment solutions
- emerging opportunities for banks and fintechs to collaborate, expand ecosystem capabilities and deliver greater value to customers
- practical considerations for building secure, scalable and future-ready cross-border payment platforms

Mohammed Sangrodi, Digital consultant, IQbusiness

CONFERENCE PROGRAMME DAY 1 — 28 October 2026

CROSS BORDER PAYMENTS REGULATORY & COMPLIANCE

14:50 **Cross border payment reporting: regulatory and compliance perspectives**
- overview of cross border reporting
- importance of cross border reporting
- global regulatory landscape and supervisory expectations
- core cross border payment reporting requirement
- critical elements in cross border payment reporting
- key compliances and operational challenges
- best practices for effective reporting compliance
- regulatory trends and future outlook

Lindokuhle Zwane, Senior Exchange Control Manager, ABSA

RISK FACTORS IN CROSS BORDER PAYMENTS

15:30 **Tax and Exchange Control: The Growing Intersection**
- why exchange control still matters - the shift from "approval" to "compliance"
- cross-border payments under the spotlight, common pitfalls for expatriates and investors, and recent sarb/ finsurv developments; and
- latest developments around capital flow management regulations of 2026

John-Paul Fraser, Team lead: cross border taxation, Tax Consulting SA

16:10 **Legal risks and transfer pricing in cross border transactions**
- overview of transfer pricing principles and the arm's length standard
- legal obligations of multinational enterprises
- OECD transfer pricing guidelines and their influence
- documentation requirements and evidentiary standards
- consequences of non-compliance: penalties, adjustments, and litigation
- recent transfer pricing disputes and judicial trends
- managing legal risk through governance and internal control

Ronny Mkhwanazi, Trade Lawyer, Mkhwanazi Inc. Attorneys

16:45 Day one end of the programme

CONFERENCE PROGRAMME DAY 2 — 29 October 2026

08:35 Remarks from the chairperson

IMPACT OF TECHNOLOGY ON CROSS BORDER PAYMENTS

08:40 **Future of cross border payment technologies: innovations and challenges**
- centralized clearing
- regulatory Fragmentation
- infrastructure & Trust Gaps
- rails and traditional correspondent banking

Nombasa Hlathi, Head: payments transaction banking, standard bank south africa

09:20 **Leveraging AI in cross border payments to drive faster, smarter and more secure transactions across global markets**
- intelligent document processing improves accuracy
- ai enhances compliance and security in global trade
- scalable ai platforms help banks manage growing trade volumes

Justin Ashworth, Solutions Executives, Ioco

10:00 Tea break and networking

10:20 **Cross border payment innovation for merchants & retailers' premise: the future of cross border payments isn't about moving money faster - it's about making borders invisible.**
- cross border payments aren't broken—they're outdated
- the future of payments isn't about faster transactions—it's about invisible ones
- discover how AI, digital identity, and next-generation payment rails are redefining trust and global commerce
- why Africa is becoming the blueprint for the next era of payment innovation
- what happens when money moves as freely as information—and how your business can be ready for it

Katekani Baloyi, Founder & CEO, UCAP

11:00 **Embedded Payments in Digital Commerce**

- the invisible border — why the next leap in cross-border payments is disappearance, not speed: the payment dissolving into the chat, catalogue and checkout so the customer never consciously "makes a cross-border payment"
- convergence, not a silver bullet — how instant regional rails (TCIB/PAPSS), embedded finance, open banking, digital wallets and stablecoin settlement are stacking into a single, merchant-ready layer
- already live, not coming — the operational proof in South Africa today: WhatsApp commerce, crypto-to-rand at the till, remittance from retail counters and real-time SADC corridors
- what the SARB is about to unlock — the National Payment Utility and non-bank access, PayShap moving into person-to-merchant flows, PEMKey and QR+ as the trust layer, and a positive-bias capital-flow regime — and what it all means for merchants and platforms
- the merchant reality check — trust, cost, settlement and fraud: what actually has to be true for embedded cross-border payments to work for an African e-commerce business, drawn from live deployments
- making borders invisible, responsibly — invisible to the customer, but auditable, compliant and inclusive underneath: the opportunity for South Africa to lead Africa's embedded-commerce layer

Andrew Pillay, Director, Candeo

E-COMMERCE AND RETAIL

11:40 **Digital payments impact on commerce**

- creating interoperability for real time digital payments cross border
- trusted accessible secure network for growth
- future proofing payments for financial inclusion today, tomorrow, and beyond

Meera Sunker, Head of tcib, Payinc

COMBATING FRAUD AND CYBERCRIME IN DIGITAL PAYMENTS.

12:20 **Need for fraud prevention in cross border payments**

- intro to cross border fraud including some global stats
- face of cross border payments fraud
- preventative measure required
- conclusion - Next frontier

Pumla Ntsubane, CIB Head of Fraud Strategy, Absa Bank

13:00 **Lunch and networking**

14:10 **Following the money: detecting and responding to sophisticated cross border payment fraud**

- evolving legal and regulatory landscape governing cross-border payment fraud and financial crime investigations
- following the money across jurisdictions – tracing illicit funds through mule accounts, crypto-assets, payment intermediaries and other cross-border channels
- legal considerations for freezing assets, preserving evidence and securing timely recovery of stolen funds
- managing liability, customer protection and the duty of care in authorised push payment (APP) fraud and other digital payment scams
- strengthening collaboration between financial institutions, regulators, law enforcement agencies and international counterparts to investigate and disrupt organised payment fraud
- emerging legal challenges arising from AI-enabled fraud, digital assets and increasingly sophisticated cross-border criminal networks

John Oxenham, Director, Primerio

15:50 **Closing Keynote: Driving financial inclusion - the future of cross border payments in africa**

- the role of cross-border payments in advancing financial inclusion
- reducing the cost and friction of cross-border transactions to support remittances, trade, entrepreneurship and economic participation across Africa
- strengthening regional integration through collaborative policy and payment infrastructure, including initiatives that promote interoperability, regulatory harmonisation and seamless cross-border transactions
- building an inclusive payments ecosystem for the future by balancing innovation, consumer protection, financial integrity and equitable access to digital financial services

Damola Owolade, head of sadc financial inclusion programme, finmark trust

15:55 **End of day two programme**

Feedback from delegates that attended our payments conferences

Well prepared and organised

Angela Pereira, FirstRand Bank

Speakers were excellent

Lionel Slowe, Finteq

Excellent speakers, relevant topics and value adding attendees

Brian Mafararikwa, Terrapay

Well organised, great topics, engaging speakers

Firstrand Bank

Speakers are well versed in their topics

Deloshini Moodley, Nedbank

Good combination of delegates and speakers

Arthi Narayanan, Synthesis Software Technologies

Information from speakers was relevant and recent

Onela Thindwa - Payinc

Insights provided by the speakers

Comfort Mookesi First National Bank Botswana

All the speakers prepared well

Rosemary Baleseng First National Bank Botswana

Well organised conference the chairperson did a wonderful job and contributed to the different topics

Firstrand

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EARLY BIRD DELEGATE REGISTRATION FORM

Please register the following delegates for the above conference:

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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

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