



 **28 & 29**
OCTOBER 2026



INDABA HOTEL

JOHANNESBURG

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

SPEAKER COMPANIES PRESENTING AT THE CONFERENCE

 **abacus**

WHITE & CASE

YOCO



PURPLE GROUP
LIMITED

finch
technologies

WEBBER WENTZEL
In alliance with > Linklaters



 **vodafone**  **m-pesa**

betway

CASA
CREDIT ASSOCIATION OF SOUTH AFRICA

COMPLIANCE
INSTITUTE

peach
payments

VALR

BG+
BUSINESS GROWTH PARTNERS

eng.

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 28 & 29 October 2026, this conference focuses solely 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.

TOP FINTECH CITIES IN AFRICA

A RANKING OF THE BIGGEST FINTECH ECOSYSTEMS ON THE CONTINENT



Ecosystem Size
(Total Fintech Startups)



Innovation Velocity
(Startups Founded)



Scale Achievement
(>\$10M Employees)



Capital Attraction
(Funded Startups)



Future Potential
(Growth Momentum)

	#1 Lagos	635
	#2 Nairobi	310
	#3 Cairo	273
	#4 Cape Town	183
	#5 Johannesburg	165
	#6 Accra	133
	#7 Casablanca	90
	#8 Kampala	87
	#9 Abidjan	81

Source: StartupsList Africa

startuplist.africa

Composite scoring based on five key metrics: Ecosystem Size (total fintech startups), Innovation Velocity (startups founded 2020+), Scale Achievement (companies with 50+ employees), Capital Attraction (funded startups), and Future Volume (total capital raised by weighted composite score emphasizing growth in scaling success. Minimum threshold: 5+ fintech startups)

SOME OF THE ORGANISATIONS THAT ATTENDED OUR REGULATORY & COMPLIANCE CONFERENCES



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 of the Technology
& Communications
Sector**
Cliffe Dekker 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 Nkabinde
Head of Compliance
Purple Group



Darryl Bernstein
Partner
White & Case



Albertus Nel
Senior Manager
Deloitte Africa



Nikki Germihuyes
**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 Pistorius, 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 ENSafrica

13:05 **Lunch & networking**

14:05 **Practical compliance lessons for fintech businesses**

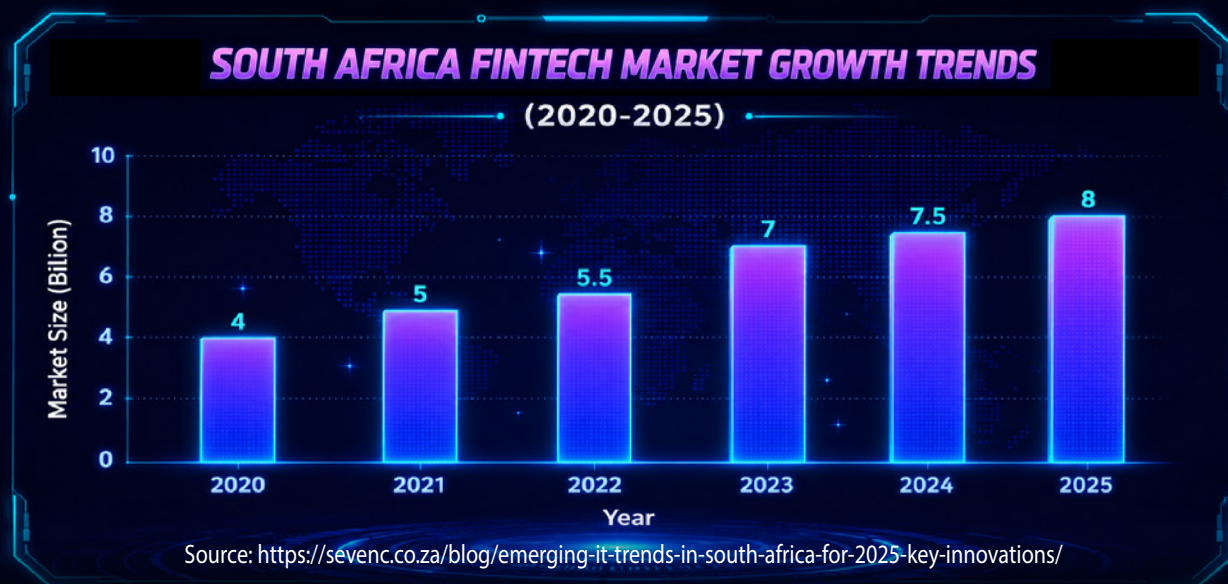
- build compliance into product design rather than treating it as an afterthought
- consider competition, privacy, cybersecurity and IP together rather than in isolation
- review contracts carefully to address data rights, AI use, ownership of improvements and exit rights
- maintain strong governance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

Tayyibah Suliman, Head: Technology & Communications Sector, Cliffe Dekker 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**


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 asking**
- 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 Nkabinde, 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 M-PESA

- 15:45 **End of Day 2**

**SPONSORSHIP
OPPORTUNITIES
AVAILABLE**

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



28 & 29
OCTOBER 2026 | INDABA HOTEL | JOHANNESBURG

EARLY BIRD 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: _____

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: _____