SUPPORTED BY Fintech association South Africa

FINTECH & PAYMENTS

Regulatory Compliance CONFERENCE 2027

17 & 18 March 2027 | INDABA HOTEL | JOHANNESBURG

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

- Overview
- Regulatory environment for Fintech in South Africa
- Key ecosystem drivers in South Africa
- Regulatory, compliance, and governance frameworks for fintech
- Risk, security and fraud
- Digital payments

SPEAKER COMPANIES PRESENTING AT THE CONFERENCE

vodafone, m-pesa, betway, CASA, PURPLE GROUP LIMITED, CDH, VALR, paysoft., yoco, COMPLIANCE INSTITUTE, Fintech association South Africa, GEDDES, Deloitte., BG, ALTRON FINTECH, MASTHEAD, veneka

FINTECH & PAYMENTS IN SOUTH AFRICA: BALANCING INNOVATION, REGULATION AND COMPLIANCE

South Africa has one of Africa's most mature fintech ecosystems, supported by sophisticated financial infrastructure, an evolving regulatory environment and continued developments across payments, digital finance and financial services.

As regulatory reform and infrastructure initiatives progress across Southern Africa, a new phase of fintech and payments growth is taking place, where innovation must increasingly operate alongside effective regulation, compliance and risk management to ensure success.

From mobile money and digital banking to data-driven lending, digital wallets, embedded finance and real-time payments, fintech and payment solutions are expanding access to financial services and reshaping how individuals and businesses transact.

However, this rapid evolution is also creating new regulatory and compliance considerations, with developments influencing how these solutions can develop and scale across the region.

The growing convergence of fintech, payments and financial services presents organisations with increasingly complex compliance challenges. As embedded finance, open banking, alternative payment models and cross-border payment infrastructure continue to evolve, organisations must navigate changing regulatory expectations while balancing innovation.

The Fintech Regulation & Compliance event will be bringing together compliance, regulatory, legal and risk professionals in fintechs, payments and non-banking financial institutions. Taking place on the 17& 18 March 2027, this conference focuses soley on the impact of compliance, risk and regulation on the growth and future of fintechs & payment institutions in South Africa.

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

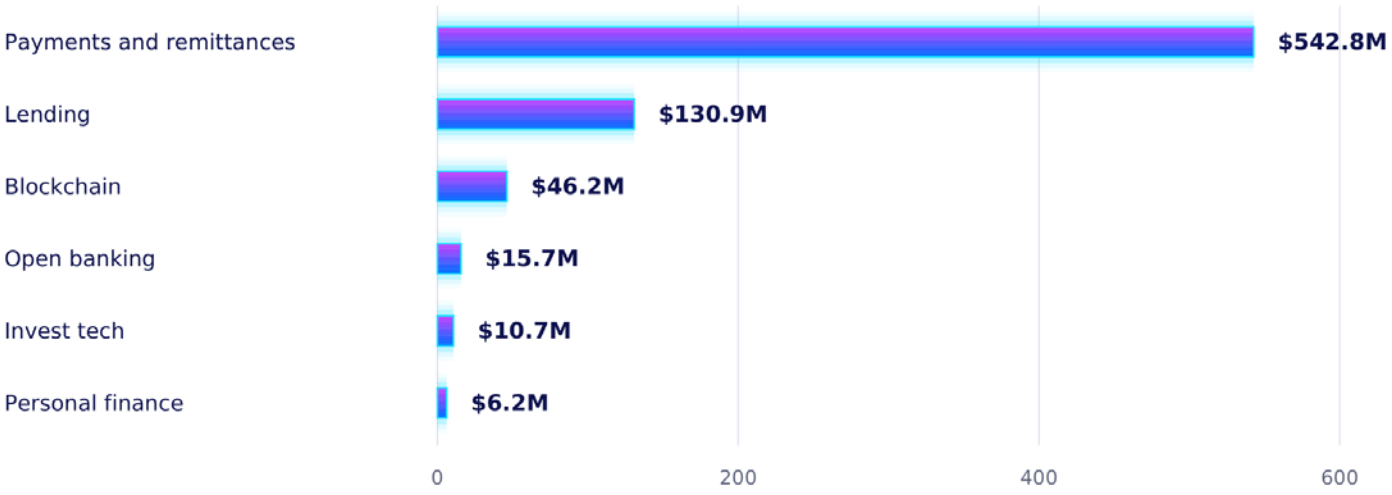
WHO MUST ATTEND?

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

*regulation * data * compliance * product development * governance * risk * fraud * operations * digital banking * legal * marketing & customer experience * payments * credit * insurance * innovation * money transfers * remittances* digital payments * e-commerce * financial inclusion * open banking

WHERE THE DEAL VALUE FLOWS

African fintech deal value by segment | US$ millions



Source supplied: PaymentGenes. Reporting period not stated in the reference graph.

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.

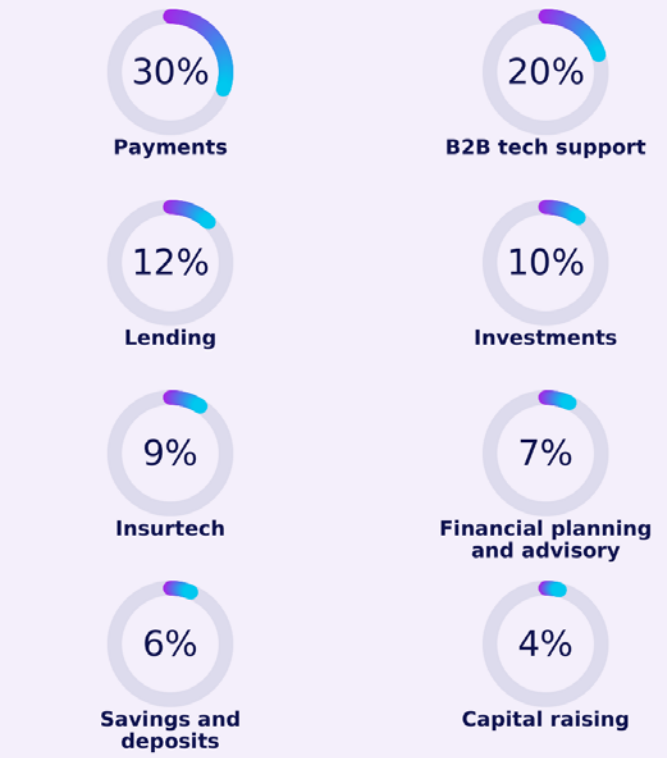
FUTURE-PROOF YOUR COMPLIANCE STRATEGY
Keep pace with regulatory change and turn compliance into a competitive advantage.

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.

SOUTH AFRICA'S FINTECH ECOSYSTEM

Fintechs by segment | 2019 count



Each full ring represents 100%.
Categories can overlap; rounded figures total 98%.
Source supplied: Fintech News Africa.

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



Tayyibah Suliman
Head: Technology & Communications Sector
Cliffe Deker Hofmeyer



Karabo Nemakonde
Money Laundering Compliance Officer
Betway



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



Langelihle Nkabinde
Head of Compliance
Purple Group



Albertus Nel
Senior Manager
Deloitte Africa



Nikki Germihuys
Head: Risk and Compliance
Geddes Capital



Darren Franks
CEO
Fintech Association of South Africa



Leonie Kirsten van Pletzen
CEO
Credit Association of South Africa



Nosheen Alli
Money Laundering Reporting Officer (MLRO)
Yoco Technologies



Robert Lane
CEO
Veneka



Darius van Graan
Compliance Officer
Masthead



Dylan Martheze
Candidate Legal Practitioner
ENS



Monica Peethum-Nanoo
Head: Risk and Compliance
Altron Fintech

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 **Convergence of fintech and payments: what it means for regulation and compliance**
- bank or fintech? Increasingly a distinction without a difference, and regulation built around licence type risks regulating yesterday's market.
- same activity, same risk, same rules: why the payment, not the provider, should set the compliance bar.
- who owns the risk when the bank provides the rails and the fintech owns the customer? Right now, too often, nobody is quite sure.
- compliance is becoming product: the winners will build RegTech into the rails, not bolt it on after the licence lands.
- opening the payment system to non-banks is the right call, but access without industry-led accountability is a risk the whole ecosystem will pay for.

Darren Franks, 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

BALANCING FINTECH INNOVATION AND REGULATION

11:05 **Regulatory implications (RegTech) -Risk, security, and fraud - with emphasis on financial crime elements and trends in the industry.**
- evolving regulatory landscape and the rise of RegTech
- AI-driven transaction monitoring and AML
- digital identity, KYC/KYB, and onboarding fraud
- emerging fraud trends: APP scams, mule networks, and real-time payments
- cybersecurity, operational resilience, and the convergence of fraud and cyber teams
- key takeaways

Nosheen Alli, Money Laundering Reporting Officer (MLRO), 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**
Dylan Martheze, Candidate Legal Practitioner, ENS Africa

13:05 Lunch & networking

14:05 **The battle of the payment rails**
Robert Lane, Chief Executive Officer, Veneka

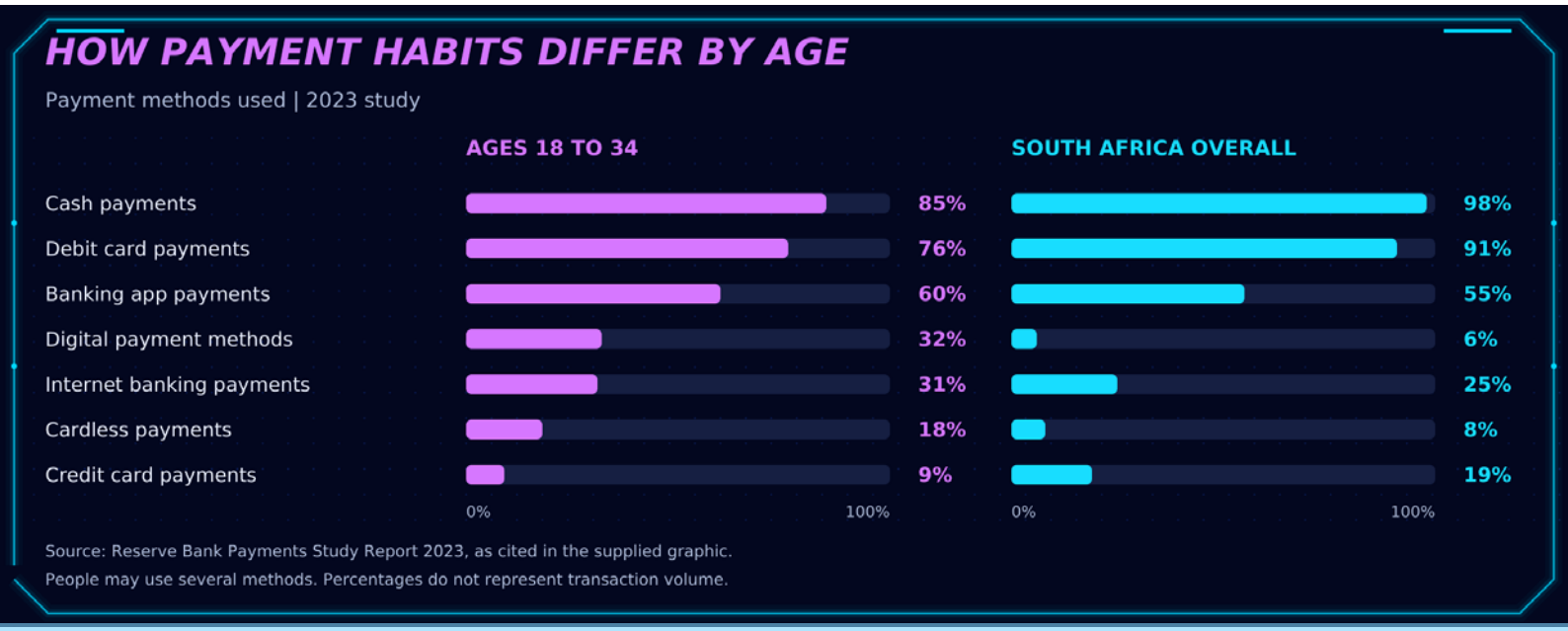
14:45 **Practical compliance lessons for fintech businesses**
- build compliance into product design rather than treating it as an afterthought
- consider competition, privacy, cybersecurity and IP together rather than in isolation
- review contracts carefully to address data rights, AI use, ownership 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 Deker Hofmeyer

15:25 **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

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 **Exploring the role of non-bank financial institutions in South Africa and insights from a credit perspective**
Leonie van Pletzen, Chief Executive Officer, The Credit Association of South Africa

10:45 Tea/Coffee

11:05 **Key compliance frameworks & requirements for fintechs**
- applying proportionate compliance requirements to payment activities and risks
- embedding compliance and consumer protection into product development
- translating requirements into practical controls and clear accountability
- strengthening payment security, operational resilience and third-party oversight
- using technology to support compliance while maintaining human oversight

Monica Peethum-Nanoo, Head: Risk and Compliance, Altron Fintech

11:45 **PANEL DISCUSSION: How fintech compliance differs from traditional compliance**
- **Langelihle Nkabinde, Head of Compliance, Purple Group**
- **Nikki Germihuys, Head: Risk and Compliance, Geddes Capital**
- **Darius van Graan, Area Manager, Masthead**

12:35 Lunch & networking

FINANCIAL INCLUSION AND MARKET CONDUCT

13:35 **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

REGULATORY TRENDS IN FINTECHS

14:15 **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

14:55 **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

15:35 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: _____

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

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APPROVING MANAGER: _____ JOB TITLE: _____

EMAIL ADDRESS: _____ MOBILE NUMBER: _____

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

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