



8th AFRICA BANK 4.0 SUMMIT CEO EXCLUSIVE

23rd - 27th May 2022 | Nairobi, Kenya | In-Person Event

WORKSHOPS | INVESTOR FORUM | SUMMIT | AWARDS

Powered Sponsor

network >



- ▶ 100+ BFSI CEOs Under 1 Roof
- ▶ 5 Days of Learning
- ▶ Certifications and Recognition
- ▶ StartUp Corner
- ▶ Technology and Solution Showcase
- ▶ In-Person Networking

Organised by





5 DAYS...UNLIMITED OPPORTUNITIES...

THE FINTECH STARTUP INVESTOR FORUM

- **23rd May 2022, Monday, 09:00 - 17:30hrs EAT (+03:00 GMT)**
StartUp Pitch Presentations | Panel Discussions | Investor Network

PRE-CONFERENCE MASTERCLASS WORKSHOPS

- **24th May 2022, Tuesday**
Presented by Network International
Topics will be updated shortly

2 DAY CONFERENCE

- **25th May 2022, Wednesday, 09:00 - 17:00hrs EAT (+03:00 GMT)**
- **26th May 2022, Thursday, 09:00 - 15:30hrs EAT (+03:00 GMT)**
Speaker Presentations | Panel Discussions | Chat Sessions | Case-Studies

AFRICA BANK 4.0 AWARDS and GALA DINNER

- **26th May 2022, Thursday, 17:00hrs till 20:00hrs EAT (+03:00 GMT)**
Leadership Awards | Banking & Financial Awards | StartUp Awards | Technology Awards

POST-CONFERENCE MASTERCLASS WORKSHOPS

- **27th May 2022, Friday, 09:30 - 13:00hrs EAT (+03:00 GMT)**
New Payment Strategies and Innovative Business Models
- **27th May 2022, Friday, 14:00 - 17:00hrs EAT (+03:00 GMT)**
Hyper Personalization: Personal-First Client Experience in a Digital World



 **SPONSORS AND PARTNERS**

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Lead Fintech Association



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Silver Sponsor



Supporting Sponsor



Supporting Associations





THE AMAZING CEO HALL OF FAME



Dr. Segun Aina
 President
 Africa Fintech Network



Noha Shaker
 Secretary General
 Egyptian Fintech Association
 Vice President
 Africa FinTech Network



Ali Hussein Kassim
 Chairman
 Association of
 Fintechs in Kenya



André Løvestam
 Chief Executive Officer
 Zwipe



Mizinga Melu
 Managing Director & Chief
 Executive Officer
 Absa Bank Zambia Plc



Uzoma Dozie
 Chief Executive Officer
 Sparkle



Mukwandi Chibesakunda
 Chief Executive Officer
 Zambia National
 Commercial Bank (ZANACO)



Mamie KALONDA
 Chief Executive Officer
 FINCA RD Congo SA



Abdi Mohamed
 Chief Executive Officer
 Absa Bank Tanzania



Rashed Alsuwaidi
 Chief Executive Officer
 Avantologie



Funsho Idowu
 Chief Executive Officer
 Sofri Digital Bank



Chidi Okpala
 Chief Executive Officer
 Asante Financial
 Services Group



Althea Davis
 Country Ambassador, UAE and
 Board Member | **International
 Society of Chief Data Officers** |
 Managing Partner and CDO
Avantologie | Editorial Board
 Member | **CDO Magazine**



Chitalu Charity Mwanza
 Chief Executive Officer
 Digital PayGo



Benjamin Arunda
 Founder
 ChainAdvise Blockchain Advisory



ABOUT THE 8th AFRICA BANK 4.0 SUMMIT – CEO EXCLUSIVE

Digital technologies are unlocking new pathways for rapid economic growth, innovation, employment, and access to all forms of services in Africa.

Internet penetration is a major facet that supports all verticals in enhancing access to services; Africa’s internet coverage still lags behind other regions, which creates a digital divide limiting the availability of services, and issues for the remote and poorer areas in many countries. This is the case with the financial services sector as well.

The question arises; how are governments, the financial services sector, and the telecommunication authorities working to narrow these gaps, and enhance access of financial services to customers especially in the remote areas of Africa, which include the poorest of the poor?

Across five days which covering a series of workshops and forums, the **8th Africa Bank 4.0 Summit – CEO Exclusive** brings together the policy makers, and the higher authorities from the continent’s Fintech and Banking sector to pave the way forward for Africa’s progress Africa during uncertain times by advancing digital inclusion in the continent.

Just as many products have high-end versions out there in the market, the **8th Africa Bank 4.0 Summit – CEO Exclusive** is the premium edition of the **Africa Bank 4.0 Summit**.

The event is a dynamic CEO assembly hosting ministerial officials from the relevant government bodies, and the chief executive officers from banks, microfinance institutions, fintechs and regulators on the speaker roster. Within the audience the event hosts senior and executive management officials from the financial services sector to determine Africa’s bright future in digital banking & beyond.





A GLIMPSE THROUGH THE PAST EDITIONS

AFRICA BANK 4.0 SUMMIT
 August 26 & 27' 2020
 100% Virtual Event | East African Standard Time

AFRICA BANK 4.0 SUMMIT 2
 February 23, 24 & 25' 2021
 100% Virtual Event | 14:00hrs till 18:00hrs (CAT)

AFRICA BANK 4.0 SUMMIT 3
 June 9 & 10' 2021
 100% Virtual Event | SDAC Region

AFRICA BANK 4.0 SUMMIT 4
 July 28 & 29' 2021
 100% Virtual Event | East Africa

AFRICA BANK 4.0 SUMMIT 5
 August 25 & 26' 2021
 100% Virtual Event | West Africa

AFRICA BANK 4.0 SUMMIT 6
 October 26 & 27' 2021
 100% Virtual Event | North Africa

7th Africa Bank 4.0 Summit
OPERATIONAL EXCELLENCE
IN FINANCIAL SERVICES: PAN-AFRICA
 November 30 & December 1' 2021 | Virtual Event
 14:00hrs till 18:30hrs Central Africa Time (+02:00 GMT)

HIGHLIGHTS OF THE PAST



7+
 VIRTUAL EDITIONS



3000+
 DELEGATES



200+
 ATTENDING BANKS



200+
 SPEAKERS



50+
 SPONSORS



20+
 SUPPORTERS/PARTNER



70+
 1-1 MEETINGS
 COMPLETED



500+
 HOURS OF NETWORKING



50+
 PRESENTATIONS
 & PANELS



30+
 SOLUTION SHOWCASE



500+
 INDIVIDUAL
 SESSION LOGINS



100+
 SPONSOR BROCHURES
 DOWNLOADED



SPONSORS AND PARTNERS OF PAST EDITIONS



MINISTRY OF
 COMMUNICATIONS AND
 DIGITALISATION
 GHANA



mastercard



mastercard

Payment Gateway Services



BIG
 INNOVATION
 CENTRE
 مركز الابتكار الكبير



Red Hat



GPayments
 a neurocom company



AFRICA
 FINTECH
 NETWORK

Innovate together.
 Advance as one.



SmartMessage



NETWORKS
 UNLIMITED

Empowering Africa Through Innovative IT Solutions

in partnership with

FORTINET



freshworks

eclectics

Simplifying lives digitally

finnafrica

Canon

KnowBe4
 Human error. Conquered.



PureSoftware



PANAMAX
 Innovate. Monetize. Deliver.

LUNO



OneSpan
 Be bold. Be secure.



gupshup



BANKSERVAFRICA



COMPULYNX
 Technology for a Better Tomorrow



TEMENOS
 THE BANKING SOFTWARE COMPANY

arabnet



Chipper

CISI
 CHARTERED INSTITUTE FOR
 SECURITIES & INVESTMENT

FINDEXABLE



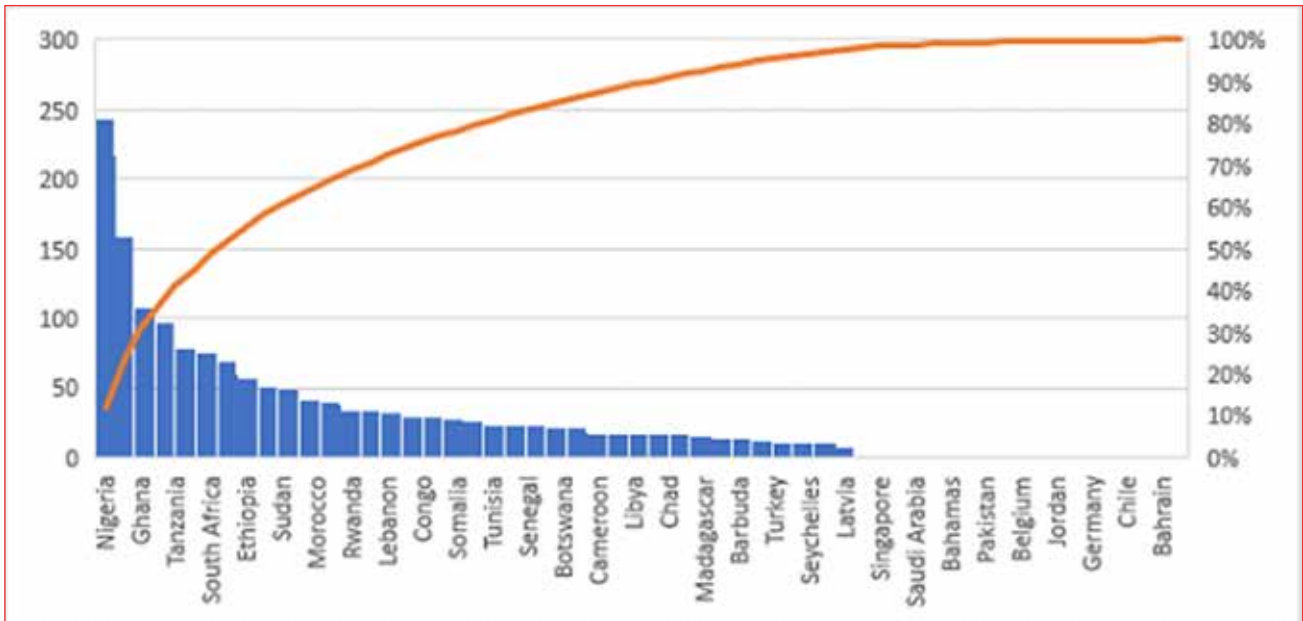
SPONSORS AND PARTNERS OF PAST EDITIONS



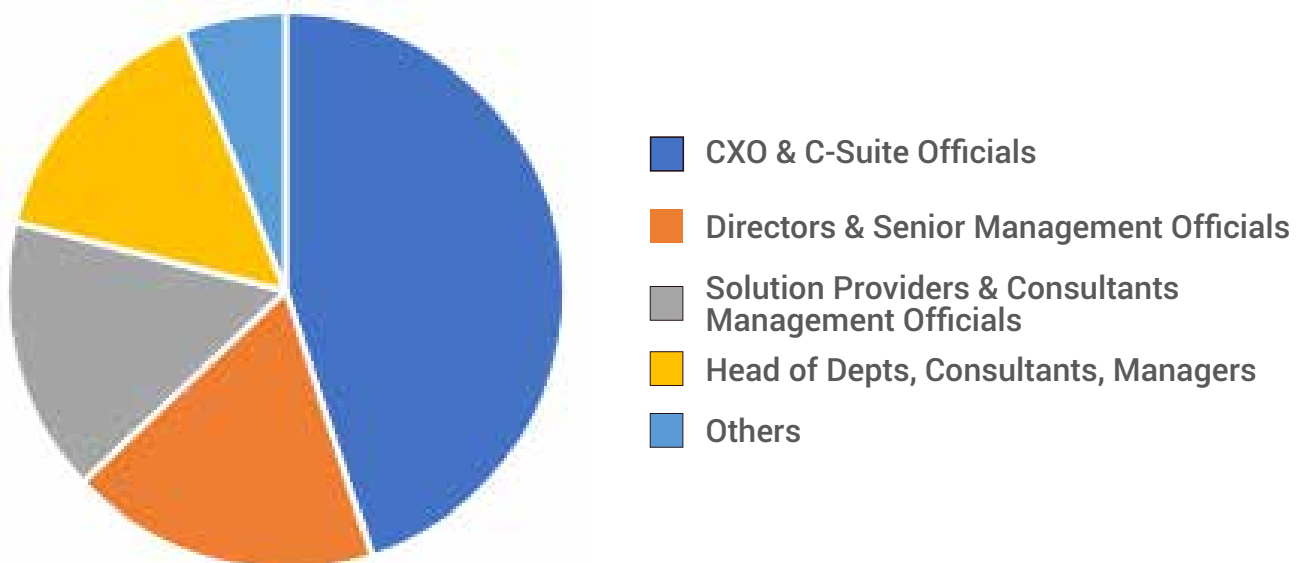


PAST ATTENDANCE AND ANALYTICS: OVER 7 PAST EDITIONS

GEOGRAPHICAL BREAKDOWN



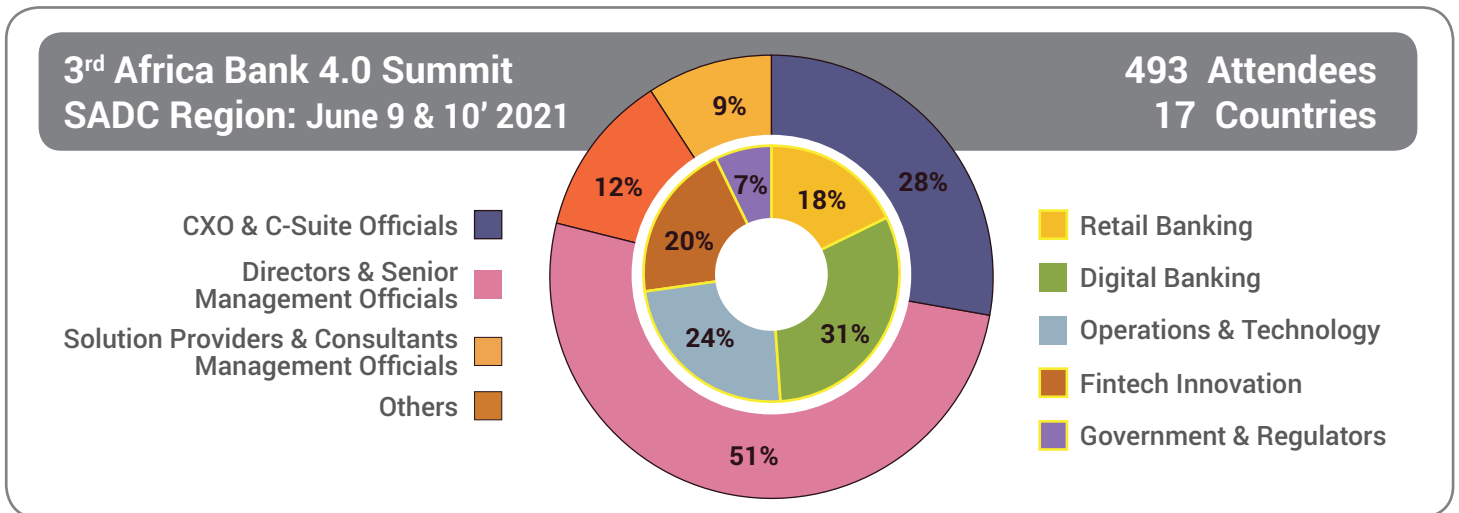
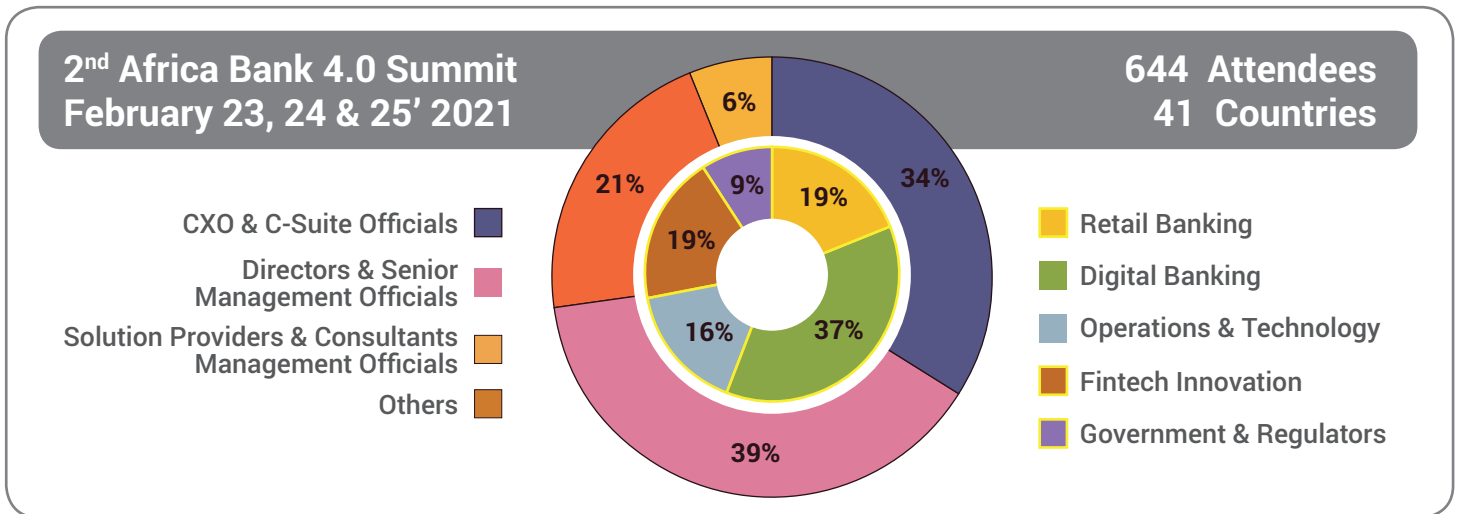
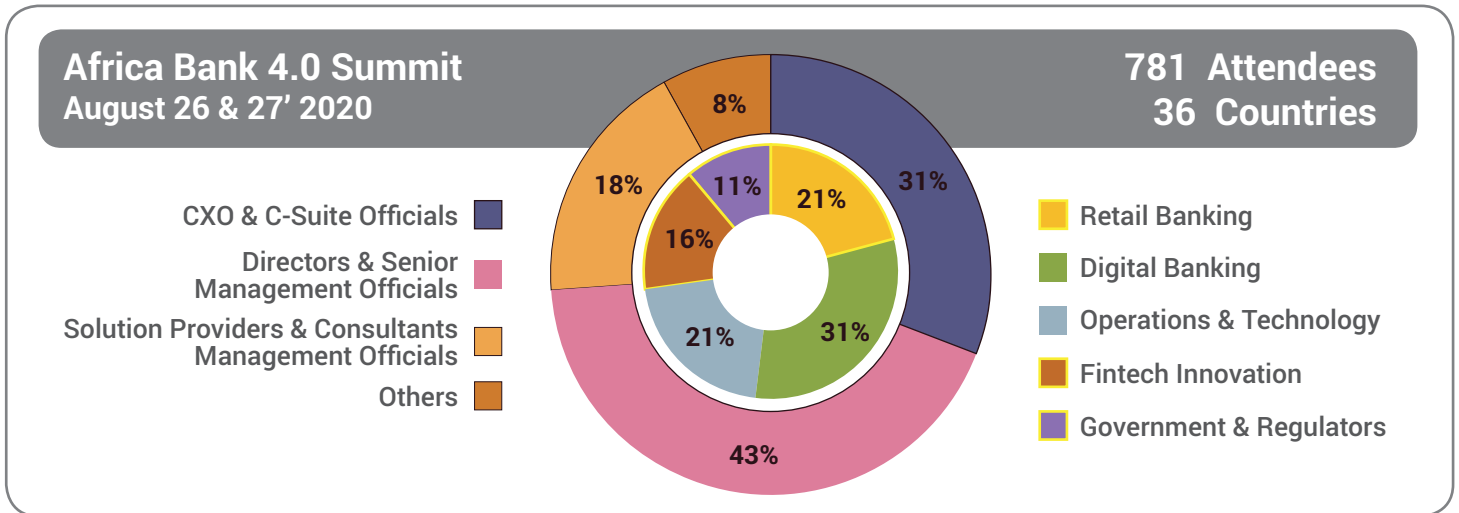
BREAKDOWN ON PARTICIPANTS DESIGNATION





PAST EDITIONS OF THE AFRICA BANK 4.0 SUMMIT: REPORT CARD

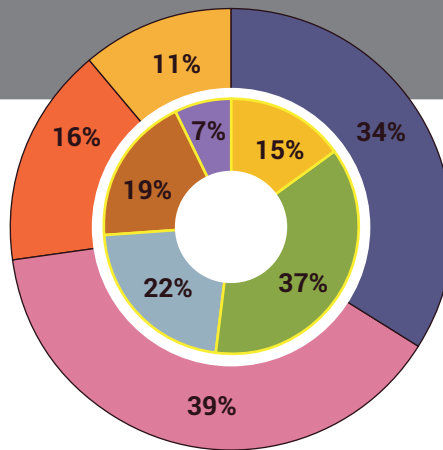
In the build up of the **8th Africa Bank 4.0 Summit – CEO Exclusive**, the event's series successfully hosted over 3000 attendees across three Pan-African editions and four regional editions.



**4th Africa Bank 4.0 Summit
East Africa: July 28 & 29' 2021**

**474 Attendees
17 Countries**

- CXO & C-Suite Officials
- Directors & Senior Management Officials
- Solution Providers & Consultants Management Officials
- Others

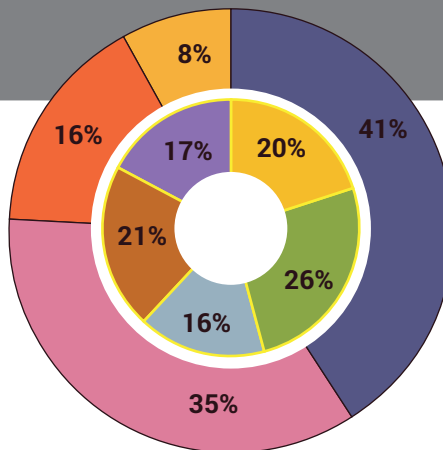


- Retail Banking
- Digital Banking
- Operations & Technology
- Fintech Innovation
- Government & Regulators

**5th Africa Bank 4.0 Summit
West Africa: August 25 & 26' 2021**

**537 Attendees
21 Countries**

- CXO & C-Suite Officials
- Directors & Senior Management Officials
- Solution Providers & Consultants Management Officials
- Others

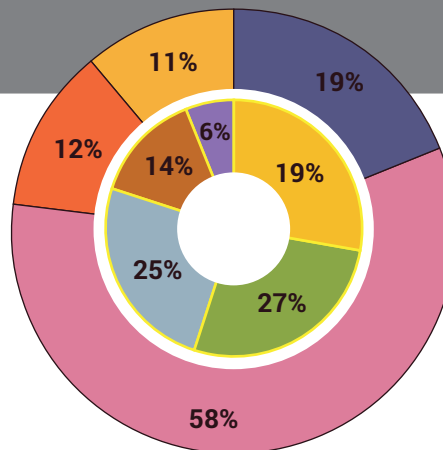


- Retail Banking
- Digital Banking
- Operations & Technology
- Fintech Innovation
- Government & Regulators

**6th Africa Bank 4.0 Summit
North Africa: October 26 & 27' 2021**

**297 Attendees
8 Countries**

- CXO & C-Suite Officials
- Directors & Senior Management Officials
- Solution Providers & Consultants Management Officials
- Others

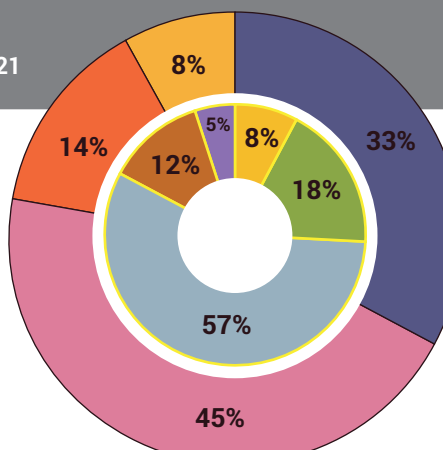


- Retail Banking
- Digital Banking
- Operations & Technology
- Fintech Innovation
- Government & Regulators

**7th Africa Bank 4.0 Summit - OPEX
Pan-Africa: November 30 & December 1' 2021**

**182 Attendees
15 Countries**

- CXO & C-Suite Officials
- Directors & Senior Management Officials
- Solution Providers & Consultants Management Officials
- Others



- Retail Banking
- Digital Banking
- Operations & Technology
- Fintech Innovation
- Government & Regulators



ATTENDEE COMPANIES

- Abay Bank S.C.
- AboveOnly MFB Ltd
- Absa Africa
- Absa Bank
- Absa Bank Botswana Limited
- Absa Bank Kenya Limited
- Absa Bank Mozambique Limited
- Absa Bank Tanzania Limited
- Absa Bank Uganda Limited
- Absa Group Ltd
- Accenture
- Accessbank Ghana
- Africa Fintech Network
- Africa-In-Scraps
- African Development Bank
- Africom
- AG group
- Agile Financials Ltd
- Agora Global
- AGROSOURCE INVESTMENTS LIMITED
- AIG
- Alexander Forbes Asset Consultant
- Amalgamated Brands
- AMTEL
- APP
- Arab Bank
- ArabNet
- Arch Engineering
- ARO
- Arttha by PureSoftware
- ASHIVEST
- Atlas Insurance Limited
- ATM, All Trust Merchant
- Attijariwafa Bank
- Autosentre
- Axis Solutions
- Axletree Solutions
- Banc abc
- Banco
- Bank assafa
- Bank Of Abyssinia
- Bank of Africa
- Bank of Africa Rwanda Plc
- BANK OF INDUSTRY LIMITED
- Bank of Khartoum
- Bank of Kigali Plc
- Bank One Limited
- Bank Zero
- BankservAfrica
- Banque Misr
- Baobab Group

- Barker McCormac Ogilvy
- Batosafrika
- BCI- Banco Comercio Industria
- BIPC MFB Ltd
- Bitbury
- Blockchain Association of Kenya
- BMCI / BNPPARIBAS GROUP
- BNI Madagascar
- BNI Madagascar
- bossir
- Britam Life Assurance
- Bunna Bank
- Bytes Technology Group
- Cage Free Voices, LLC
- Canon Central & North Africa
- Capicorn Group Limited
- CAPITAL MARKETS AUTHORITY KENYA
- Capitalk100.8
- Cassava – Steward bank
- Cavmont Bank Limited
- CBZ Bank Limited
- CBZ Holding Pvt Ltd
- Cent Cent SACCO
- Central Bank of Cabo Verde
- Central Bank of Egypt
- CFS Microbank
- ChainAdvise Blockchain Advisory
- Chartered Institute for Securities & Investment
- Chenesai Africa
- Chipper Cash
- City of Harare
- CMO Council
- COCA
- Commercial Bank of Africa (Tanzania) Limited
- Commercial Bank of Ethiopia
- Competition and Tariff Commission
- CompuLynx
- Comunicar
- Consolidated Bank Ghana Ltd
- Consultant
- Cooperative Bank of Kenya
- Corinium
- CRDB BANK PLC
- Credit Bank Ltd
- CreditRegistry
- Cyber Edge Technologies
- Cytonn Investments Management Ltd
- Dasehn Bank S.c
- De Lange Independent Brokers

- Development Bank of Rwanda (BRD)
- DFPAZ
- Digikad
- Digital PayGo
- DSPDC
- Dubai Chamber of Commerce & Industry
- eBiashara Ltd
- Ecobank
- Ecobank Ethiopia
- Ecogreen
- Eduxtra
- Egyptian Fintech Association
- Endorse finance
- EOS Nairobi
- eProcess Intl SA
- Equity Bank
- EQUITY BANK RWANDA
- Equity Bank Uganda Limited
- Exim Bank Ltd Tanzania
- Family Bank Ltd,
- FBC Bank
- FBC Banking Group
- FBC HOLDINGS
- FBN Bank Congo
- Fidelity Bank Gh. Ltd
- Financial Inclusion Nigeria
- Financial Services
- Findexable
- FinnAfrica
- Finova360
- Finserve Africa
- Fintech Association of Nigeria
- FinTech Bazaar
- First Alliance Bank (Z) Ltd
- First Bank
- First Capital Bnk
- First City Monument Bank Limited
- First City Monument Bank Plc
- First Mutual Holdings
- FirstBank
- FITTS
- FMB Capital Holdings Plc
- FMBCAPITAL Holdings
- FMC Finance
- Fortinet
- Freelancer
- Freshworks
- Fundhouse Finance
- Futuristic African Network
- GBZ
- GCE Consulting Ltd











- GGF Africa
- GGHC
- GISBA
- Global Payment Services (GPS)
- Goshen Finance Plc
- Groupe Bank of Africa
- Guaranty Trust Bank plc
- Gulf African Bank
- Guru Holdings
- Heritage Bank
- HFC
- Hfc
- I& M Bank Limited
- Icici bank
- IIC
- Impala Capital Holdings Ltd
- Infobip
- Innovazi Group (Pty) Ltd
- Institute for Economics and Peace
- InvestEye Capital Partners Limited
- INVICTUS CAPITAL & FINANCE
- IP4U
- ISGAM AG
- Jaiz Bank plc
- JASB Associates & Chartered Accountants
- JayBlue-Lyt PVT Corporation
- Kano poly Micro Finance Bank Limited
- KASIGO pvt ltd
- KCB Bank Group
- Kenya Airways Plc
- Kimzio Digital
- KnowBe4 Africa
- Letshego Holdings Ltd;
- Lifeline Finance
- Lineage Invest
- London Business School
- Machine Learning Africa
- Maha Agriculture Microfinance
- Markase Distributors
- MarketForces Africa
- Mastercard
- Medix Limited
- MELANIN KAPITAL
- Mercy Corps Agrifin
- Metbank Limited
- Mistridge
- Mobile2i
- Money Mart
- Mountfin Finance Pvt Ltd
- Moza Banco S.A.
- Multirede Angola
- MULTIREDE CONSULTORIA E FORMACAO, LDA
- N Richards Group
- Naiz Bank
- National Archives of Zimbabwe
- NBA Africa
- NBS Bank
- NCBA
- Nebutech Analytics
- NEC PAYMENTS
- Nedbank Ltd
- NMB Bank PLC
- NMBZ
- NSE
- ODC Business Solutions
- Old Mutual Limited
- OM
- OneSpan
- Ophid
- Orient Bank Limited
- PayFast
- Performanta
- PHB Development
- Phekani Investments (Pty) Ltd
- Phonexia
- Pixelbold
- PKF
- Polaris
- POSB
- Prallex Bank Limited
- Prefahd Enterprises
- Premium Leaf
- PRIME BANK LIMITED
- Privitylle
- PureSoftware
- RCS - BNP Paribas Personal Finance South Africa
- Red Hat
- Republic Bank Ghana Limited
- Reserve Bank of Zimbabwe
- RML
- RMSA
- Robert Martins Finance Advisory Ltd
- Route Mobile Limited
- Sahara Group Limited
- Salconst
- Seamfix
- Shomoul
- Shomoul Fintech Association
- SmartMessage
- SmartStream
- SNV Netherlands Development Organisation
- Soari Associates
- Stanbic Bank
- Stanbic Bank Kenya Limited
- Stanbic Bank Zimbabwe
- STANBIC IBTC
- Standard Bank DRC
- Standard Bank DRC
- STANDARD BANK RDC SA
- Standard Chartered Bank Kenya Limited
- Standard Investment Bank
- Standardbank RDC
- Sterling Bank Plc
- Steward Bank
- Strategic Support Services
- Success Microfinance Bank
- Sudani
- SUN LIMITED
- Sybrin
- Tanzania Securities Ltd
- TCC People Development Institute
- Technation Technologies
- Techurate Systems Pvt Ltd
- TecnoBeam Innovations
- TelOne
- The Marketing Hub
- The Partnerships Consulting
- The Reserve Bank Of Zimbabwe
- Tinotenda Trading
- TV Tech
- Ubank
- United Bank for Africa
- United Bank Limited
- United Capital Bank
- Unity Bank
- University Of Lagos Microfinance Bank
- VBI Capital
- Velox Consultants
- VFD Group PLC
- Vurani Capital Advisory Services
- Wekwedu YWD
- Wells Fargo
- WEMA BANK
- WEMABANK PLC
- Weph International Services PL
- West Africa Advisory DMCC
- Yukselis Economic and Strategic Research Foundation (YISAV)
- Zambia National Building Society
- ZAMFI
- Zazu Africa
- ZB Financial Holdings
- Zenka Finance
- Zimbabwe Open University



CENTRAL THEMES











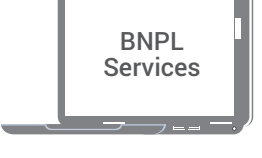
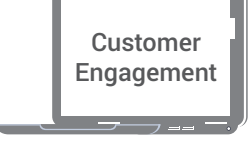
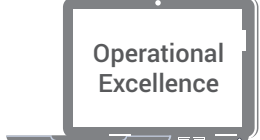


Perfect Examples of Translating Intention to Action

Showcasing success stories that offer a 360-degree perspective on enhancing financial inclusion excelling the art of advancing customer-centered retail digital financial services

-  Open Banking's support to Enhance Financial Inclusion
-  Digital Banking with Empathy
-  Investing in Customer Engagement Technologies
-  Innovating Retail Banking Product & Services
-  Future Proofing Consumer Financing
-  Making Digital Consumer Credit Accessible and Affordable
-  Next Generation of Biometric Secured Payment Systems
-  Customer's Secured Digital Onboarding
-  Customer Experience & Satisfaction
-  Creating a Transparent, and Seamless Payment Transfer Infrastructure
-  Investing in Voice of the Customer, in Neobanks
-  Aligning Culture & Gender Diversity in Financial Service Excellence & Transformation
-  Investing in the Customer's Data Protection, Usage, and Personalization
-  Enhancing Financial Inclusion & Growth with Fintech Innovation



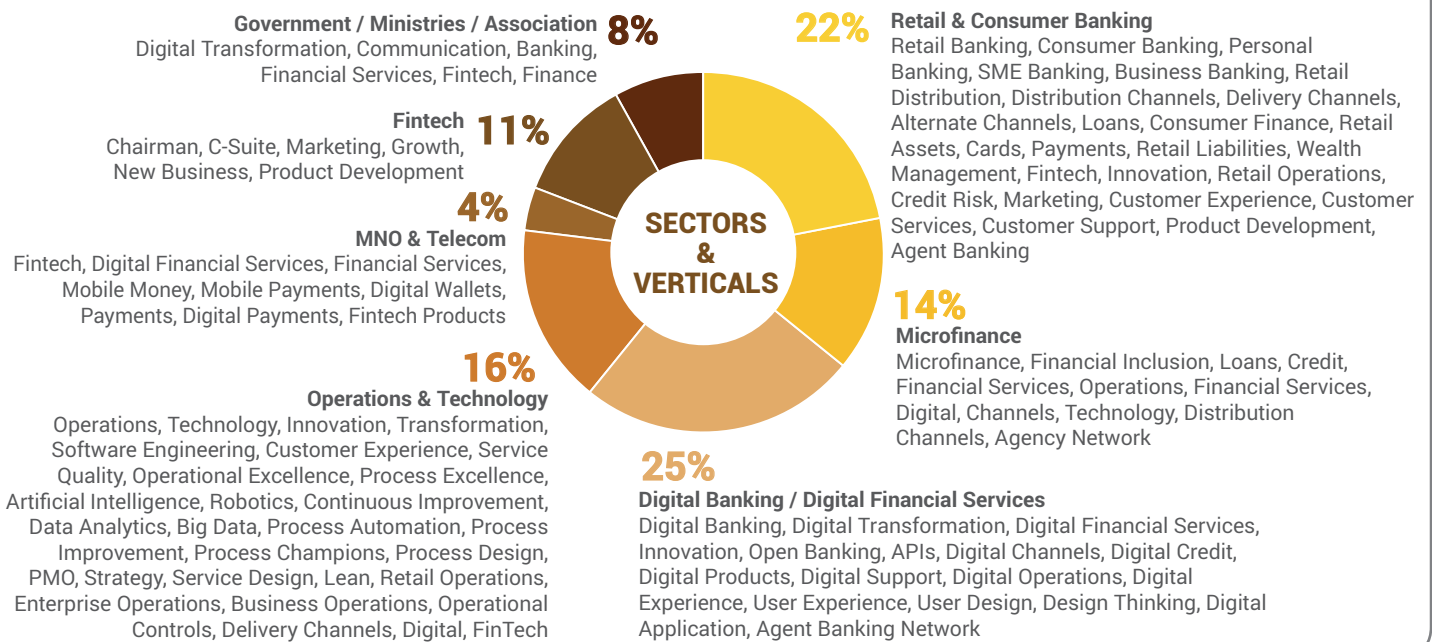
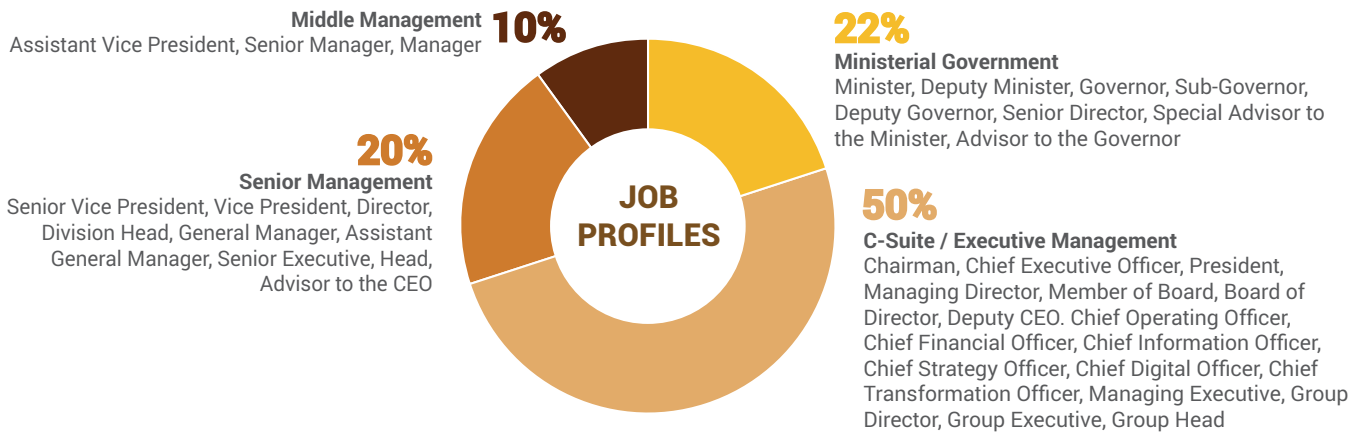
TRENDING AT THE 8TH AFRICA BANK 4.0 SUMMIT – CEO EXCLUSIVE

-  Fintech Investments
-  Open Banking Innovation
-  Neobanking
-  Alternative Data & Analytics
-  Human Touch in Digital
-  Banking as-a-Service
-  Digital Payments Innovation
-  Blockchain Platforms
-  Biometric Security Systems
-  Digital Credit
-  BNPL Services
-  Customer Engagement
-  Operational Excellence
-  ID Management
-  Gender Inclusive Banking



WHO WILL YOU MEET THE 8TH AFRICA BANK 4.0 SUMMIT – CEO EXCLUSIVE?

The event brings the who's who from the continent's financial services sector featuring banks, regulators, Fintechs and the government. Let's find out who will you meet at the 8th Africa Bank 4.0 Summit – CEO Exclusive.



Banks & Financial Services Providers

Commercial Banks | Retail Banks | Digital Banks | Neobanks | Consumer Financial Services Companies
 Personal Financial Services Companies | Credit Card Financing Companies
 Leasing Firms | Retail Financial Services Companies

Fintech & Digital-First Financial Providers

Digital Wallets | Electronic Wallets | Mobile Wallets | Digital Wealth Managers
 Crowd Funding Platforms | Peer-to-Peer Lenders | SME Credit Providers | Mobile-Network Operators

Government & Regulators

Finance Ministries | Central Banks | Financial Regulatory Authorities
 Banking Associations | Fintech Associations



8th AFRICA BANK 4.0 SUMMIT CEO EXCLUSIVE

WORKSHOPS | INVESTOR FORUM | SUMMIT | AWARDS



FINTECH STARTUP INVESTOR FORUM

Monday, 23rd May 2022 | 09:00hrs till 17:30hrs EAT (+03:00 GMT)

One of the biggest challenges to start a business is raising capital for sustenance and stability in order to ensure the business functions without any disruption.

This forum seeks to encourage the great brains behind the potential unicorn companies, SMEs, and startups to understand what the future holds for them. Entrepreneurs get to meet their ideal investors, pitch their ideas, and seek first-hand information on government policies and standards.

The uniqueness of the Fintech Startup Investor Forum brings an opportunity for startup entrepreneurs to present their pitches during a dedicated session inspired by the award-winning reality television series Shark Tank.

Entrepreneurs get a chance to join the Rockstar Startup Pitches session where 15 real entrepreneurs present an elevator pitch with their ideas to a selected panel of real VC investors. The entrepreneurs get to present the prime investment opportunities in Fintech. The investors decide whether to invest in their company.

KEY TOPICS

- ▶ Exploring Fintech Investment Opportunities across Pan-Africa
- ▶ Understanding regional policies and procedures for Fintech Startups and Investments
- ▶ Building an effective cross-border investment strategy in the region's financial services industry
- ▶ Finding Africa's next Fintech Unicorn
- ▶ Understanding the Entrepreneur's Journey to deliver Fintech Excellence

WHO WILL YOU MEET AT THE FINTECH STARTUP INVESTOR FORUM?

Investment Banks, Private Equity Firms and Venture Capital Firms:

Chief Executive Officer, Chief Operating Officer, Chief Investment Officer, Managing Director, Senior Directors, Senior Vice Presidents, and Heads of: Strategy, Business Development, Financial Services Investments, Technology Investments, Investment Management, Private Equity, Investment Portfolio, Investment Strategy

Digital, Retail and Commercial Banks:

Chief Executive Officer, Chief Investment Officer, Chief Fintech Officer, Chief Digital Officer, Head of Investments, Head of Strategy, Head of Fintech, Head of Fintech Acceleration, Head of Fintech Innovation

Regulators and Government Entities:

Senior Directors, Heads of: Fintech Sector, SME Development, Startup, Investments, Startup Strategy, Investment Strategy, Sandbox, Fintech Association Leaders, Banking Association Leaders

Fintech Startups and SMEs:

Founders, Owners, Chairman, Chief Executive Officer, Chief Operating Officer, Chief Business Officer, Chief Financial Officer, Chief Technology Officers, Managing Directors, Senior Directors, Advisors, Consultants

MNO & Telecom:

Chief Fintech Officer, Head of Fintech Innovation, Head of Financial Services

Others:

Fintech Investment Advisor, Technology Investment Advisor, Angel Investors, Growth Strategists, Investment Consultants, Chief Strategy Advisors, Investment Analysts, Investment Lead, Investment Director, Legal Associates, Lawyers, Family Offices



09:00 Welcome from BII World: House Keeping & Administration

09:10 Chairman's Opening Remarks

OPENING KEYNOTE ADDRESS

09:20 **Unlocking Africa Fintech Investments – Leaping Mountains, Conquering Opportunities**



Setting the Scene by Creating Value in a Dynamic Fintech Ecosystem. The keynote presenter will talk about:

- Overview of the Pan-African Fintech Landscape: Where are the opportunities across Africa for startups?
- What is the contribution from economic development bodies to grow the continent's Fintech investments?
- What are the policies and government procedures that need to be considered to foster the continent's Fintech ecosystem?
- Conquering opportunities and addressing the way forward

Presenter:

Dr. Segun Aina – President | Africa Fintech Network

09:40 **Designing a Killer-Pitch for an Early-Stage Startup**

- What is the Perfect Formula?
- What are the ingredients required?
- Designing the pitch: Think like an investor
- Case studies and best practices

Presenter:

10:00 **VENTURE CAPITAL PANEL Venture Capital and the Fintech Ecosystem – Shared Goals & Innovation?**



- What are Fintech Investors looking for in a Post-Covid World?
- How does VC influence the kinds of technologies that make their way into the Fintech systems?
- Does the current investment paradigm support the development of technologies that capital investors identify as valuable, and which may not align with important financial needs?
- Is the level of incongruence between some FinTech areas and are the mandate of VC so great that some types of innovation may never come into existence?

Featured Panelists:

Ali Hussein Kassim – Chairman | Association of Fintechs in Kenya

11:00 **Networking Refreshment Break**

11:30 **Rockstar Startup Pitches**



Are you a Fintech startup and are you ready to showcase your startup to the audience in a rapid-pace live pitch? Here is your chance to pitch at a group of Fintech investors. The 8th Africa Bank 4.0 Summit – CEO Exclusive's Investor Forum offers the ability for the industry's rising players to showcase how they can make an impact and bring a change to Africa's financial technology and innovation.

Present the elevator pitch no longer than 5 minutes, plus reserve 5 minutes to entertain Q&A, if any. Participating companies are encouraged to have one senior executive on stage to conduct pitch.

The investors decide whether they want to invest in your company.

13:00 **Networking Lunch Break**

14:00 **Rockstar Startup Pitches**



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Present the elevator pitch no longer than 5 minutes, plus reserve 5 minutes to entertain Q&A, if any. Participating companies are encouraged to have one senior executive on stage to conduct pitch.

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15:30 **Networking Refreshment Break**




16:00 FIRESIDE CHAT The Bottom to the Top Journey: From Failure, To Success

 30 Minutes with a Fintech Entrepreneur. Let's get to know more about the courage, determination, and the never give up attitude that led this startup to taste the sweetness of success.

- What are the basic ingredients to lead your startup during unprecedented times?
- Where are startups getting it wrong? And what leads to company closure?
- Why is it significant to maintain a continuous search for being unique, and look for opportunities to grow through a crisis, and come out better than ever?

Featured Guest Speaker Panelist:

16:30 FINTECH INNOVATION PANEL Cultivating the Future of Cross-Border Innovation and Collaboration

-  • What are the ingredients required to build an effective cross-border investment strategy in the financial services industry?
- Why is it essential to simplify the cross-border collaboration and investment taking into consideration complexities around regulatory environments, product pricing, patent and legal processes?
What is the future of Public & Private Partnerships in the region's Fintech industry?
- Finding the Next Fintech Unicorn: What is Africa's Fintech Future?

Featured Panelists:

Noha Shaker – Secretary General | **Egyptian Fintech Association** | Vice President | **Africa FinTech Network**
Chitalu Charity Mwanza – Chief Executive Officer | **Digital PayGo**
Benjamin Arunda – Founder | **ChainAdvise Blockchain Advisory**

17:30 Closing Remarks from the Chairman

Close of the Fintech Startup Investor Forum

**Evening
Networking
Reception**





8th AFRICA BANK 4.0 SUMMIT
CEO EXCLUSIVE

23rd - 27th May 2022 | Nairobi, Kenya | In-Person Event

WORKSHOPS | INVESTOR FORUM | SUMMIT | AWARDS

**PRE-CONFERENCE
MASTERCLASS WORKSHOPS**

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More details coming soon...



08:00 Morning Registration & Networking

09:00 Welcome from BII World: House Keeping & Administration

09:05 Chairman's Opening Remarks

09:10 Honorary Welcoming Remarks from the Chief Guest of Honour

SECTION 1: BEING PREPARED FOR AN UNCERTAINTY: ADVANCING DIGITAL INCLUSION FOR THE WIDER OUTREACH IN AFRICA

09:30 Beyond Banking: Producing Seamless Financial Experiences through Disruptive Technologies

- What are the innovations that have made the most impact on the African financial ecosystem since the covid pandemic, and what are the ideas that have failed to produce impact?
- Why is it essential to establish a clear classification to understand which fintech innovations are the most relevant to banks?
- When it comes to partnerships in order to achieve seamless experiences, what should banks ideally do to map the possible futures for the evolutionary paths of emerging fintech innovations?
- How will these innovations impact the ways in which financial services are structured, provisioned, and consumed in the future?
- What will be the implications of these innovations on the broader financial system of Africa?

Presenter:

10:00 GOVERNMENT PANEL Hitting the Accelerator – Re-thinking the Unbanked

- In many African countries with a very high unbanked population, more consumers have mobile phones than bank accounts. Although fintech startups and mobile operators have been able to deliver powerful solutions and dramatically have impact the lives of the poorest of the poor, there are still efforts being taken to narrow the unbanked and banked gap. But we have to understand how to deal with these questions being asked by the financial service providers:
- How can the private sector work with the regulators to build a financial services ecosystem that enable's prosperity and are far more immediately inclusive?
 - What is the role of development and aid in driving financial inclusion?
 - How can agency banking networks be improved and lean towards distribution of financial services to reach new customers?
 - What can be done to promote empowerment of people in achieving poverty eradication, social integration, employment integration, and full form of access to finance?

Features Speaker Panelist:

10:40 Networking Refreshment Break

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11:10 CEO INFLUENCER PANEL Taking Digital Banking to Rural Africa

- The COVID-19 pandemic has pushed businesses over the technology tipping point and significantly sped up the adoption of digital technology in the last one year. Research suggests that the use of digital-only products has accelerated by more than 5 years. In light of this quantum leap:
- What can Africa do to build a robust digital payments infrastructure across smaller towns and cities?
 - What is the role of fast and reliable internet in financial inclusion?
 - How will the advent of 5G become a catalyst for innovation and growth in financial inclusion?
 - Will IOT-based 'invisible payment' become a household norm?
 - What is the road ahead to achieve a 100% digital transformation and financial inclusion across Rural Africa?

Featured Panelists:

Dr. Segun Aina – President | Africa Fintech Network

12:00 5G Broadband: Unlocking Africa's Financial Inclusion Future

With mobile being a major channel for financial services, a stable broadband helps the distribution of electronic financial services. In this presentation we will talk about:

- What is the state of the 5G broadband network in Africa?
- What are key facets financial services providers need to take into consideration in terms of internet penetration across rural Africa?
- Where do you think the digital financial services industry will be in your market in five years' time with 5G technology as the enabler?
- With the internet comes cyber threats. How to mitigate risks and ensure a safe financial transaction?

Presenter:



12:20 Methods on how banks can leverage Alternative Data for Success

Alternative data enables banks to make informed decisions and helps the credit invisibles to join mainstream financial ecosystem. In fact, using alternative data is no longer just a benevolent option for banks; they are increasingly feeling compelled to do so because their fintech competitors are aggressively leveraging it for business expansion.

Solution providers of the BFSI community, here's your chance to pull off a good show. Contact marketing@biiworld.ae to know more about how to join.

12:40 Humanizing Digital Transformation: Why Content is Essential for Growth?

- Creating meaningful customer experiences in a digital-first world
- What makes content so essential to digital customer experiences?
- Data-informed content strategy is the final piece of an effective content machine, and that iterates the customer experiences

Solution providers of the BFSI community, here's your chance to pull off a good show. Contact marketing@biiworld.ae to know more about how to join.

13:00 Networking Lunch Break

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SECTION 2: HARMONIZING YOUR CUSTOMER DATA FOR ANALYTICS READINESS

14:00 **CEO INNOVATION PANEL** Deploying AI and Automation to Drive Customer Engagement, Efficiency and Productivity



- How bots, algorithms, and artificial intelligence are reshaping the future of banking support functions for better customer experiences?
- Harnessing automation for a future that works. Where are we going wrong with our RPA implementation?
- What were the key developments from 2020/2021 in terms of AI, Data Science, Machine Learning and Deep Learning technologies? What trends are meant for 2022, and what will continue beyond?
- How does data science and analytics help in maintaining a continuous process of innovation and process improvement to drive growth? Where are we positioned in this matter as a region?

Featured Panelists:

Uzoma Dozie – Chief Executive Officer | Sparkle

Rashed Alsuwaidi – Chief Executive Officer | Avantologie

Ali Hussein Kassim – Chairman | Association of Fintechs in Kenya

14:50 Improving with Customer Engagement Technologies and the Future of Work

New customer engagement technologies are re-framing and driving the future of work. A combination of customer and employee engagement technologies, coupled with a new breed of Contact Centre as a Service (CCaaS) desktops, are transforming customer engagement in Financial Services. We will talk about:

- How do you provide a superior customer engagement experience on the customers channels of choice?
- Can the customer's self-service be seamlessly integrated with agent assisted technologies?
- How can a CCaaS solution interoperate with third parties and with the best breed of customer engagement technologies?
- Is it possible to drive operational efficiencies and deliver a superior customer experience at the same time?
- What does the future look like?

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15:10 Going Biometric: Making Customer Convenience Safe and Secure

With the rise of tap and pay solutions, digital onboarding, and various innovations that drive customer convenience, paving the way for the era of the next-generation biometric payment requires a lot of homework. In this presentation, we will talk about:

- How is biometric technology enhancing the ease and security of digital payment transactions?
- What are the steps that banks need to take ensuring their customer transaction security and identification verification is foolproof?
- How can e-signatures be deemed qualified without in-person identity proofing using biometrics with face verification?

Presenter:

André Løvestam – Chief Executive Officer | Zwipe

15:30 Networking Refreshment Break

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SECTION 3: TRANSFORMING RETAIL BANKING SERVICES FOR EXPONENTIAL GROWTH

16:00 Getting the Balance Right: Maximizing Growth in Retail Banking to its Full Potential

Ever since the 2009 financial crisis, banking witnessed a global shift with changing customer behaviors and startups transforming financial innovation to appease the customer's experience. After witnessing a second global crisis, while we should give a bit of credit to the virus, there are still ample formulas retail banks need to adapt in order to maximize their growth and sustainability. The presentation talks about:

- Why should retail banks not simply focus on their cost reductions as part of strategic planning?
- Top-line growth and maximizing operating profit per customer offer retail banks the best route towards sustainable growth in the short and long run. What is the to-do list?
- While many African countries are relatively underbanked, what becomes Africa's future in retail banking given the significance of the internet's reliability?

Presenter:

16:20 **RETAIL CEO PANEL** Touching the Skies: Making Africa's Retail Customer Experience Superior than Ever



Africa being a land of opportunity owing to an unbanked population brings a variety of financial servicing options especially within the retail space. Be it the mobile, agency banking, branch banking, cards, micro loans and many more financial services, Africa has the customer base for each retail product. Retail banks have been collaborating with Fintechs to provide better customer experiences. Regulators have been working closely with their banking members to ensure a better banking environment, however, there are facets in the region's retail banking sector that requires improvement. The panel will talk about:

- What did retail banks learn during the 2020 global crisis, and what is our report card from 2021 up until now?
- Customers require convenience at every stage of their banking journey. How is technology helping to minimize the response time in customer onboarding via digital platforms?
- Making a successful marriage with Fintechs & Partners via Open APIs & Innovation Platforms. What is the right formula for retail banks to ensure a successful marriage, to enhance the customer's experience and engagement?
- How can retail banks maximize the consumer's savings and deposits portfolio?
- What is the scope of rewards and loyalty to drive better retail customer experiences?

Featured Panelists:

Abdi Mohamed – Chief Executive Officer | Absa Bank Tanzania

Funsho Idowu – Chief Executive Officer | Sofri Digital Bank

Chidi Okpala – Chief Executive Officer | Asante Financial Services Group

17:00 8th Africa Bank 4.0 Summit – CEO Exclusive Day One Conference Close

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**08:30 Morning Registration & Networking****09:00 Welcome Remarks from the Chairman****SECTION 4: DOMINATING IN PARTNERSHIPS WITH OPEN PLATFORMS TO RE-THINK DIGITAL PAYMENTS****09:10 How will Open Banking support Financial Inclusion in Africa?**

Ever since open banking was launched in the UK & Europe in 2018, regulators around the globe have embraced a shift towards innovation. In this presentation, we will discuss:

- How will open banking help Africa's unbanked population to have access to finance?
- What are the best strategies to accelerate the development of a robust open banking ecosystem and capabilities in the region?
- What are needed to be done to overcome the challenges hindering the opportunities to enable a full adoption and growth for open banking?

Presenter:**09:30 Exciting Mobile Payments Innovation in the New World Normal**

- How COVID-19 has accelerated mobile payment innovations?
- The best strategy for banks and FinTech to make the most of the New World Order
- New Payment Innovations that are Coming Soon!
- How Voice, AI is going to be used in Payments and Banking?

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09:50 CEO PAYMENTS PANEL The Future is Trustless. What is required to Boost Digital Payments?

Trust is an outdated concept. We should not need trust to be able to do trade. Trust should be an implicit hallmark, not an explicit task. What do we need to develop to remove the need to achieve it? And what do we need instead? We need to build an environment that is safe by default. We need to shift from transactions based on the identification of the counterparties to transactions based on the strongly authenticated credentials of the counterparties. How do we get there? Let's discuss the future of going trustless and how that can boost your digital payments transactional services:

- Can Africa leapfrog towards open banking and its partnership in accelerating payment excellence? What are the promises of open banking in driving financial inclusion in Africa?
- How digital payment providers can unlock innovation in the digital finance ecosystem by selling open APIs to third parties? How will the empowerment of these companies help create new products and services that will benefit providers, third parties, and low-income customers alike?
- How interoperability framework can make sure we can incorporate all players into a framework that enables new players to build value?
- What is the future of the card, and where are we in the blockchain race along with crypto- secured payments systems? What will be the mainstream adoption in Africa over the next 3 years?
- The future is uncertain, yet the future is cloud. What are regulators doing in this aspect to implement a data mitigation process towards cloud architecture?

Featured Panelists:**Funsho Idowu** – Chief Executive Officer | Sofri Digital Bank**Benjamin Arunda** – Founder | ChainAdvise Blockchain Advisory**10:30 Networking Refreshment Break**Sponsored by **network >****SECTION 5: GENDER BASED EMPOWERMENT AND MAKING EASILY CREDIT ACCESSIBLE****11:00 Making Consumer Credit Accessible & Affordable in the Digital Age**

Consumer credit has always been a major requirement for a customer, be it secured or unsecured lending options. The challenges are its accessibility to the customer, along with its affordability. Digital platforms make banking simpler, however since we're talking about the availability of credit, risks are involved. In this session, we will talk about:

- What is the potential loan growth market size in the immediate future of Africa?
- What are the regulatory implications to harness digital credit, making it one of the most successful business models for affordable access of finance?
- What are the risks associated in facilitating credit to an underserved segment? What methods are being adopted to mitigate these risks?
- How is FinTech narrowing the divide in lending by overcoming the challenges from the conventional lenders?
- What is the role of emerging technologies in the next-generation of lending to level the playing field?

Presenter:

**11:20 How BNPL is Redefining Consumer Lending & able to Drive Epic Deals?**

Installment loans are nothing new to consumers and financial service providers. BNPL revolutionizes the concept of consumer credit and installment loans by skillfully combining the latest UI/UX, appealsto a younger consumer segment, and changes the economical dynamics of the traditional lending from lending fees to earning commissions from merchants. In South Africa, the BNPL payments market is expected to exceed growth by 52.5% in 2022 as it will cross US\$ 270 million in market penetration. During the period from 2021 till 2028, the South Africa BNPL market is expected a CAGR of 18.2% and eventually hit a Gross Merchandise Value of US\$ 868 million by 2028. This shows the potentials the BNPL market has to offer financial inclusion in South Africa. Let's dive further to understand how it benefits Africa by understanding the following:

- What are the regulatory implications involved with BNPL, and its' providers? How will that impact competition?
- How does BNPL matter to the merchants? What are the risks associated for merchants?
- Lack of credible credit data denies credit access to majority of population. Is BNPL the ideal alternative to credit cards for the financially excluded customers?
- What is in it for retail banks and credit card providers? Has the market become competitive? Are they out of business? Should banks adapt BNPL in their retail product portfolio?
- How AI and alternative data with the penetration of smartphones help create opportunities for BNPL?
- What are future considerations BNPL providers should look into for Growth, and More Growth?

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11:40 Setting the scene of gender inclusion in Africa

- Why does women's financial inclusion matter a lot in Africa?
- What are the main barriers to enabling women's financial inclusion?
- Where is Africa positioned in the under developed countries and developing countries specifically to the inclusion of women in the financial system?
- Why should women's financial inclusion be a priority for governments?
- What are the steps that need to be taken and how can the public and private sector work together to improve the situation?

Presenter:

Mizinga Melu – Managing Director & Chief Executive Officer | Absa Bank Zambia Plc

12:00 WOMEN VOICES CEO PANEL How can small business women entrepreneurs overcome funding challenges and achieve business growth?

Increasing women's literacy on the continent could help close part of the financing gap. About over 35 million women today in Africa are not signed up for any form of financial service be it a bank or a mobile money account. Banks and digital financial services can establish programs teaching basic financial literacy to their clients. Through these programs, financial service providers can grow their client base, create greater customer loyalty, and ensure reliable returns. The panel will also talk about:

- Why women entrepreneurs are critical to economic growth?
- Why increasing women's access to finance in Africa is good for business?
- What infrastructure needs to be built to enhance access to finance for women?
- What are regulators and traditional banks doing to influence financial investments to women entrepreneurs?
- What is the role of Fintech innovation in this regards to support women SME owners?

Featured Panelists:

Mizinga Melu – Managing Director & Chief Executive Officer | Absa Bank Zambia Plc

Mamie KALONDA – Chief Executive Officer | FINCA RD Congo SA

Mukwandi Chibesakunda – Chief Executive Officer | Zambia National Commercial Bank (ZANACO)

Althea Davis – Country Ambassador, UAE and Board Member | International Society of Chief Data Officers | Managing Partner and CDO | Avantologie | Editorial Board Member | CDO Magazine

13:10 Networking Lunch Break

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SECTION 6: GETTING YOUR SYSTEMS, AND OPERATIONS FOOLPROOF**14:10 Lead by Example: Achieving the Right Organizational Culture to Accomplish Long-Term Digital Transformation Success**

Ever since the 2009 global recession, digital transformation became a concept that is now a necessity. It creates opportunities, and it is not a threat. With customers seeking convenience in services be it across cash-based or a cashless solution, banks and other financial services institutions tend to underwhelm in their services due to poor operational performances. This is normally due to lack of acceptance from the top hierarchy of the acceptance and embracing of change. In this presentation, we will discuss two separate cases each focusing on digital transformation success and failure. The presentation will highlight:

- Why are we witnessing a rise in digital-first / Neobanks across Africa? What is it that they're getting right which your traditional mainstream banks aren't?
- Why is digital transformation a cultural transformation? And why is it important that the ExCo must embrace and accept its implementation and future?
- The one that will systematically support strategy implementation is one that fosters a culture of partnership, unity, teamwork and cooperation among employees. How can retail banks maintain a cultural stability?

Presenter:



14:30 What is the least number of times you can have a customer prove their identity?

The industry standard is the assumption that the burden of proving one's identity is on the customer. And all of our interactions and experiences are built to start the relationship with the request to prove one's identity and eligibility. Security is definitely pivotal, but at the expense of poor customer experiences? We'll also talk about:

- How would the products and our interactions with them change if we started from the assumption that the burden of proof lies with the company and the product instead of the end user?
- What technologies, flows, and partnerships do we need to build and use to allow customers to never have to prove who they are?

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14:50 **CLOSING CEO PANEL** Conquering Digital, Business and Cultural Transformations: Building Strong On-Premises and Virtual Teams



The pandemic the Future of Work entirely different from what we could've expected. Virtual teams have become a reality, and banks are looking towards building stronger teams across the board to driving digital transformation excellence. Our panel will talk about:

- How to upskill, develop leadership, re-route talent and build teams that are ready to deliver operational excellence?
- What are the key elements to ensure you conform to compliance issues along the way in your journey to build stronger teams to drive digital transformation?
- How to build business and IT workforce strategies that take into account your diverse workforce talents, resources, challenges and project goals?
- How to build out business transformation initially from your core internal team to the point where all employees take on a transformation mindset?
- Since data is the key to a true transformation, how can you define it correctly? And how can you define who are the owners?
- How to use the digitalization roadmap to support your organization's operational excellence transformation?

Featured Panelists:

15:30 Closing Remarks and Close of the 8th Africa Bank 4.0 Summit – CEO Exclusive

Pre-Awards Networking Reception

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Africa Bank 4.0 Awards

Thursday, 26th May 2022

17:00hrs till 20:00hrs EAT (+03:00 GMT)



Africa Bank 4.0 Awards have been constituted to recognise and appreciate the efforts of various organizations, associations, and service providers in the field of financial services. We seek to honour the pioneers and visionaries who are going the extra mile to transform the Fintech industry and making access to finance in Africa accessible, innovative, convenient, and affordable.

We admire the great brains who are coming up with breakthrough technologies in every aspect of Fintech to provide better and enhanced digital inclusion. Technologies from start-ups, banks, and technology solution providers have ground-breaking research needs to grab the centre stage.

The award show will set a benchmark, inspiring other organisations and startups to attain their own goals.

JURY PANEL MEMBERS:



Noha Shaker
Secretary General
Egyptian Fintech Association
Vice President
Africa FinTech Network



Ali Hussein Kassim
Chairman
Association of Fintechs in Kenya

17:00 Registration & Networking

17:30 Opening Remarks by the EMCEE

17:40 Welcoming Address by the Chief Guest of Honour

18:00 Jury Panel Addresses

18:30 Award Ceremony

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19:45 Award Ceremony Closing Remarks

20:00 Close of the Africa Bank 4.0 Awards



Networking Gala -Dinner: Africa Bank 4.0 Awards

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Award Categories

LEADERSHIP AWARDS

- Banking CEO of the Year
- Banking COO of the Year
- Banking CTO of the Year
- Banking CDO of the Year
- Fintech Entrepreneur of the Year
- Banking Technology Provider Leader of the Year

BANKING AND FINANCIAL AWARDS

- Best Bank of the Year
 - ◇ Best Neobank of the Year
 - ◇ Best Microfinance Bank
 - ◇ Best Bank for Small & Medium Businesses
 - ◇ Best Bank for Customer Services
 - ◇ Best Bank for Inclusive Banking
 - ◇ Best Central Bank of the Year
 - ◇ Best Bank for COVID-19 Response
 - ◇ Best Fintech Partnership Bank
 - ◇ Best Use of Cloud Technology
 - ◇ Best Use of Biometrics
 - ◇ Best Use of Data
- Best Use of Artificial Intelligence
 - ◇ Best Use of Fraud Protection
 - ◇ Best Self-Service Banking Implementation
- Best Lending Implementation
 - ◇ Best CRM Implementation
 - ◇ Best Branchless Banking Implementation
 - ◇ Best Open Banking Implementation
- Most Innovative User Experience in Digital Banking
 - ◇ Most Innovative Digital Bank (North Africa)
 - ◇ Most Innovative Digital Bank (East Africa)
 - ◇ Most Innovative Digital Bank (West Africa)
 - ◇ Most Innovative Digital Bank (SADC Region)

STARTUP AWARDS

- Best Fintech of the Year
 - ◇ Best Fintech for COVID-19 Response
 - ◇ Most Innovative Fintech Startup of the Year (North Africa)
 - ◇ Most Innovative Fintech Startup of the Year (East Africa)
 - ◇ Most Innovative Fintech Startup of the Year (West Africa)
 - ◇ Most Innovative Fintech Startup of the Year (SADC Region).
- Best AI Platform
- Best Data Analytics Platform
- Best Blockchain Platform
- Best Lending Platform
- Best Remittance Platform
- Best Digital Wallet
- Best P2P Crowdfunding Platform
- Best BNPL Platform

TECHNOLOGY AND SOLUTION PROVIDER

- Best Banking Technology Vendor of the Year
 - ◇ Best Core Banking Product of the Year
 - ◇ Best Open Banking Solution Provider of the Year
 - ◇ Best Banking Technology Solution Provider for COVID-19 Response
 - ◇ Best Digital Banking Solution Provider of the Year
 - ◇ Best Artificial Intelligence Solution Provider of the Year
 - ◇ Best Blockchain Technology
 - ◇ Best Cross-Border Payment
- Most Innovative Mobile Payment Product of the Year
- Most Innovative Delivery Channel Technology of the Year
- Most Innovative Transaction Banking Technology of the Year
- Most Innovative Data Management Provider of the Year
- Most Innovative Information Security Technology of the Year
- Most Innovative Customer Service Technology of the Year
- Most Innovative Digital Banking Technology Provider of the Year



**HALF-DAY
MASTERCLASS C**

09:30 – 13:00

New Payment Strategies and Innovative Business Models

More details coming soon...

**HALF-DAY
MASTERCLASS D**

14:00 – 17:30

**Hyper Personalization: Personal-First Client Experience
in a Digital World**

More details coming soon...