

BANKING DISRUPTED SUMMIT

A NEW ERA IN BANKING

15-16 March 2017 Apollo Hotel, Johannesburg

EXPERT SPEAKERS INCLUDE



Tielman Botha
Associate Director
PWC



Mary Ann Francis
Executive Business
Advisor, Glocal Treasury,
Payments and Bkchain
Services - Wipro



Tony de Sousa
Head: Vertical Solutions
Telkom Business Connexion



Evans Munyeki
Chief Digital &
Information Officer –
Mybucks




Rafael Rodriguez
IQ Business



Farzam Ehsani
Leader of Rand Merchant
Bank's - Blockchain
Initiative
Rand Merchant Bank



John McLoughlin
Managing Director
J2 Software



Nikki Kettles
Mobile Money & MAP
Co-ordinator
Finmark Trust



Mike Stopforth
CEO
Cerebra



Fred Baumhardt
CEO
Curve Group



Derryn Visser
Candidate Attorney
Banking and Finance
Practice



Rory Moore
Innovation Lead
Accenture



Deon Scheepers
Senior Manager:
Strategic Business and
Solutions Consulting in
Africa – Genesys



Yaron Asabi
Founder & CEO - Digital
Solutions Group



Bradley Van Aardt
Chief Technology Officer
- Ecentivize

PARTICIPATING SPEAKER COMPANIES

accenture
High performance. Delivered.

BOWMANS
THE VALUE OF KNOWING
CURVE

FINMARK TRUST

encentivize

J2

RMB
A Division of FirstRand Bank Limited

foundry
possibility thinking

DSG
DIGITAL SOLUTIONS GROUP

IQbusiness
Our team. Your advantage.

Genesys

MyBucks

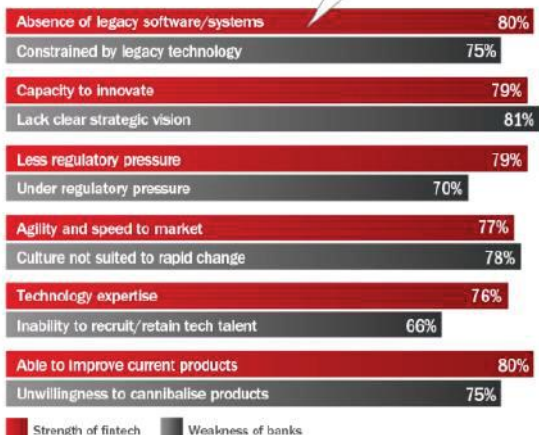
pwc

Telkom Business Connexion

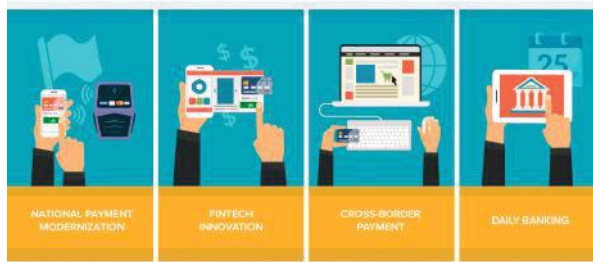
WIPRO
Applying Thought

Fintech strengths vs. banking weaknesses self-assessment

(% citing 'very important' or 'somewhat important')



4 Ways Global Payments Will Be Disrupted in 2016



Source: The Economist Intelligence Unit © November 2015 The Financial Brand



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FINTECH IS CHANGING THE FACE OF FINANCE

Not every bank will survive the upcoming tidal wave of digital and FinTech disruption. Emerging players in FinTech are well-positioned to dramatically reshape the customer experience with game changing new business models. This new wave of disruptive innovation represents a big threat to the traditional model of a bank, but also simultaneously creates unparalleled opportunities for internal innovations and the enormous potential for strategic partnerships between these established financial institutions and new technology-centric players.

Digital disruption has the potential to shrink the role and relevance of today's banks, and simultaneously help them create better, faster, cheaper services that make them an even more essential part of everyday life for institutions and individuals

CONFERENCE THEMES TO BE DISCUSSED

1. Revolutionizing payment exchanges
2. Explaining Cryptocurrencies and Security Challenges
3. Digitally Disrupted
4. the IOT and digital Mobility
5. The new customer
6. How the cloud will change computing in the office
7. Banking Evolution

CONFERENCE OBJECTIVES

- **Revolutionise models**
Hear from the most powerful digital disrupters in the industry in order to reinvent or adapt your organisation
- **Find out how FinTech is impacting the traditional banking and payment ecosystem**
- **Learn about the major trends in payment and authentication**
- **Protect your organisation**
Explore the latest and most innovative security measures to safeguard your entity
- **Embrace a new frontier**
listen to top notch tech-savvy presentations talking about the future of technology
- **Discover how technologies and existing services can help you leverage your existing client base**
- **Compete with disrupters**
Uncover digitisation and mobilisation techniques to drastically cut costs
- **Understand possible approaches to move to the digital banking and payment era**
- **Mobilise your content**
Establish the "internetisation" or "Internet of Things" in order to revolutionise your organisation and sector
- **Connect with pioneers**
Network with hundreds of leaders with unparalleled success in digital transformation from a host of unique backgrounds and sectors

The Banking Disrupted Summit 2017 will provide banking senior executives, IT experts, retail banking specialists and senior finance professionals interested in keeping themselves abreast with innovative developments in technology. It will provide them with a unique opportunity to hear industry experts discuss the threats and opportunities arising from emerging technologies. Don't miss your chance to become a part of this powerful dialogue. Gain valuable insights and make meaningful connections that might define the future of your business!

CONFERENCE PURPOSE

The purpose of the Banking Disrupted Summit is to provide the attendees with high quality cutting edge insight about banking and financial disruption.

The conference will offer participants an opportunity to hear about what Uberisation of Banking means, about How can banks keep customers at the heart of innovation, they will hear what speakers have to say about the Usage of IoT, delegates will discuss Cloud Computing, Crowd funding platforms and will hear how Survive Digital Disruption.

ABOUT MNT EVENTS

MNT Events lives and works by the philosophy that every individual is an integral part of the successful outcome of each event. As a result, relationship and clients' aspirations have always been highly valued and scrupulously managed.

We pride ourselves on the quality of personnel within the company and have the belief that you are only as good as the people working with you. Our staff is committed to providing an efficient quality service ensuring total customer satisfaction.

We treat each customer unique thereby providing customer specific solutions. Our services are completely flexible in accordance with each client's individual requirements, providing customer specific solutions.

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DID YOU KNOW OF THE EIGHT DIGITAL DISRUPTION FACTS THAT BUSINESS LEADERS CAN'T AFFORD TO IGNORE?

- Most of us are among the disrupted rather than the disruptors -
- Disruption could cost you a third of your business
- Huge opportunity or existential threat - the choice is yours. Digital disruption means companies can no longer be complacent. They can either seize the opportunity - like game-changers Netflix or Instagram - or see their business disappear - like Kodak or Blockbuster.
- Speed is the key to survival
- Your employees are way ahead of you
- IT budgets aren't increasing fast enough to keep up
- It's costing you money
- It's only going to get worse - The pace of digital change is not only showing no sign of slowing down - it's speeding up. For companies who haven't yet risen to the digital challenge, every week spent being inactive is a week that sees them slip further behind their competitors.

TOP TRENDS EXPECTED TO BE SEEN IN 2017

Adaptability is more vital to success than ever
Growing importance of the user experience
Innovation must happen rapidly
Embrace the remote workforce
The advent of augmented reality (AR) and virtual reality
Application program interfaces (API)
Big data and analytics
Digital transformation is driven by the Internet of Things
Smart machines and artificial intelligence (AI) are taking off in a big way
Destroying silos

WHO SHOULD ATTEND!

Are you working in one of the following fields?

- E-commerce
- CIO's
- CFO's
- COO's
- CIO's
- CTO's
- MD's
- Mobile banking
- Cyber security
- Digital innovation
- Customer relationship management
- e-Wallets
- API development
- Social media
- Digital marketing
- Portals and digital sales
- Mobile & digital payments innovation & strategy
- Development platform lead
- Digital electronic banking
- Chief Marketing Officer
- Heads of Innovation
- Digital and mobile business enablement
- Product and digital channel innovation
- Mobile Channels
- Transactional product services
- Heads of Innovation



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DAY 1: 15 MARCH 2017

08:50 Chairperson's opening remarks

REVOLUTIONIZING PAYMENT EXCHANGES

09:00 The Fintech revolution

- using in-store payments as an alternative
- exploring alternative International money transfers
- using technology provider to get lending, wealth management and property investment

Fred Baumhardt, CEO – Curve Group

09:40 The impact of FinTech on the payment ecosystem

- the use of mobile wallets
- the use of P2P mobile payments
- the use of Real-time payments
- the exploration of foreign exchange ad remittances
- the use of digital currencies

Rory Moore, Innovation Lead - Accenture

10:20 FinTech and Financial Inclusion

- getting the unbanked on board
- impact on Microfinance
- impact on money transfers
- credit history can be a huge road block - FinTech makes it possible to harness data from other sources, such as mobile phone payment history
- cashless Payments present a big opportunity for merchants in the developing world who do not currently enjoy the simplicity and security of digital payments

Nikki Kettles, Mobile Money & MAP Co-ordinator – Finmark Trust

11:00 Networking tea break

EXPLAINING CRYPTOCURRENCIES AND SECURITY CHALLENGES

11:20 Blockchain - Moving beyond the hype

- exploring real-time benefits of blockchain
- discussing challenges to be tackled before adopting blockchain
- testing the waters before employing blockchain

Mary Ann Francis, Executive Business Advisor/ Practice Partner Global Treasury and Payments / Treasury DNA/blockchain - Wipro

12:00 Implications of Blockchain on banking

- what is Blockchain?
- disintermediation - Enables direct ownership and transfer of digital assets without need for an intermediary

- speed & efficiency – faster settlements
- automation – ease of smart contracts
- certainty - Provides irrefutable
- proof of existence, proof of process and proof of provenance

Farzam Ehsani, Leader of Rand Merchant Bank's Blockchain Initiative

12:45 Lunch break

13:45 Fintegration - Can the banks cooperate with the FinTech sector?

- combining a bank and FinTech is at its heart combining two technologies
- guaranteeing of rapid scaling with significant funding and access to demand by banks could be beneficial to two entities
- FinTech sector can offer the most innovative and efficient solutions for better customer service
- FinTechs and banks will need to collaborate, each providing the other with what it now lacks—be that data, brand, distribution or technical and regulatory expertise

Rafael Rodriguez - Associate Partner: IQ Business

14:45 The regulatory challenges – Block chain disruption

- discussing credit and liquidity risks
- discussing price stability
- discussing money laundering risk and consumer risks
- discussing whether presence of a central service provider to whom a regulator can turn to for supervision
- understanding digital currencies or cryptocurrencies

Derryn Visser: Candidate Attorney - BOWMANS

15:05 Innovating with cyber-security

- discussing threads posed by the use of third party vendors
- discussing rapidly evolving, sophisticated, and complex technologies
- discussing cross-border data exchanges
- discussing the increased use of mobile technologies by customers, including the rapid growth of the Internet of Things
- discussing heightened cross border information security threads

John Mc Loughlin, Managing Director – J2 Software

End of Day 1

VENUE DETAILS

Apollo Hotel, Randburg, Johannesburg

This traditional conference hotel is 7.9 km from Johannesburg Botanic Garden, 8.6 km from the Coca-Cola Dome and 15.2 km from the city centre.

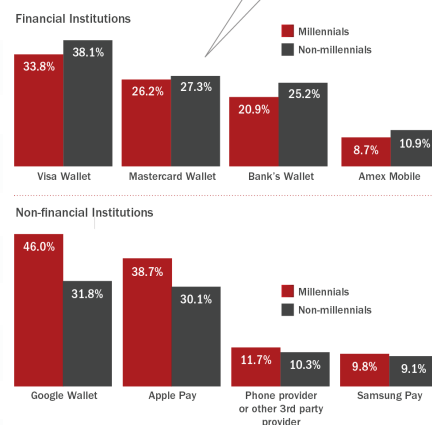
Rooms have a modern style with a warm touch. They come with en suite bathrooms and cable TV. Upgraded rooms include air-conditioning, with some adding free-standing tubs and subtle ancient Greekinspired decor.

The restaurant offers a buffet and leads to a veranda that overlooks the gardens and pool, and there's an intimate bar. Conference venues accommodate up to 400. Complimentary shuttle service to and from the Sandton Gautrain station is available.

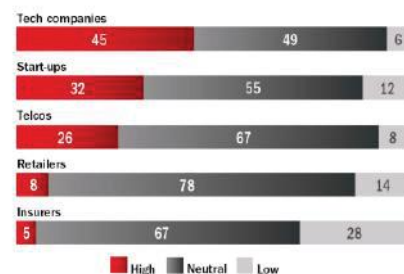
Address: 158 Bram Fischer Drive
Johannesburg
2118

Phone: 011 787 5434

Millennials more open to non-traditional mobile wallet alternatives



GLOBAL BANKS PERCEIVED THREAT OF INDUSTRY DISRUPTION



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DAY 2: 16 MARCH 2017

08:50 Chairperson's opening remarks

BANKING EVOLUTION

09:00 The Future of Retail Banking – technology will be everything

- mobile a game changer - enhanced service and reduced cost
- banks will organize themselves around customers instead of products or channels.
- media budgets will move to digital ,social and mobile and will be based on customer insight
- cyber security is paramount to rebuilding trust and customer retention
- the role of the bank will change from transactions to advice and a business intelligence provider

Yaron Asabi, Founder & CEO - Digital Solutions Group

09:40 Exploring Digital Mobility

- Embracing Mobility for Competitive Advantage
- Employing Holistic Mobile Strategy
- Exploring Mobile Innovations
- Constantly be on the lookout for Mobile Technology Advancements
- Implementing End-to-End Mobile Banking Services

Evans Munyuki, Chief Digital & Information Officer – MyBucks

10:20 Digital Disruption and its impact on Customer Experience

- Not since the industrial revolution has there been such rapid change. Digital anarchy reigns as customer expectations advance at light speed.
- CEOs press hard for digital transformation in a quest to deliver the next great customer experience.
- Customer service is in a highly disruptive phase unlike ever before. Internet empowered customers are demanding omni-channel experience and organisations are struggling to get their footing in this “Age of the Customer”.
- This session includes insights on customer engagement trends. Join us on this journey and identify what you have to consider to survive and thrive when everything around you is continuously changing in the “New Digital World”.

Deon Scheepers - Senior Manager: Strategic Business and Solutions Consulting in Africa - Genesys

THE IOT AND DIGITAL MOBILITY

11:20 The Usage of IoT- driving digital disruption

- Maximising M2M solutions to capture mobile interactions
- Usage of beacon technology to deliver more relevant, personalized experiences for customers who opt-in.
- Exploring Usage-based auto insurance (Telematics)
- Discussing Bring-Your-Own-Device connections
- Wearable technology

Mike Stopforth - CEO: Cerebra

12:00 The Role of Digital in Driving Productivity and Growth in banking

- Predicting new technologies and their impact on the industry and consumer interaction
- Exploring the emerging new ecosystem
- Changing interaction and behaviours and their impact on existing structures and processes
- Evaluating the impact of digital within the banking and financial landscape

Tielman Botha, associate director of advisory services - PWC

12:45 Lunch break

13:45 Digital Era Customer

- changing customer needs and expectations
- customer insights drives engagement
- it's all about me – the customer
- personalisation
- loyalty

Tony De Sousa, Head of Vertical Solutions - Telkom Business Connexion

THE NEW CUSTOMER

14:25 Satisfying the new Millennials – embracing digital technology

- Understanding that they are highly connected, with an always-on mentality
- Understand that they are active users the internet
- Understand that they are active users of mobile banking
- Understand that they are active users of social media
- Know that they would consider using a branchless digital bank
- Understand that they are interested in having a video chat with a bank representative by accessing a link on their bank's website, mobile or tablet application

- Understand that they would be likely to bank with non-financial services companies with which they do business
- Understand that they look for financial advice via social media

Bradley Van Aardt, Chief Technology Officer - Encentivize

HOW THE CLOUD WILL CHANGE COMPUTING IN THE OFFICE

15:05 Cloud computing is the future of banking technology - this will help banks to

- Cut costs and allow Usage-based Billing
- Respond quickly to changing market, customer and technological needs - The ability to respond quickly will be an important competitive edge.
- integrate new technologies and applications in the future
- serve clients faster, demand peaks will be met easier and corporates will be able to access bank systems using web browsers from anywhere at anytime
- perform Out-of-branch, out-of-home banking with flexible fulfilment
- allow for business continuity

Kevin Hall, National Sales and Marketing Manager – Elingo

Closing remarks by chairperson:

Close of conference

