



www.aitecafrica.com

CONFERENCE PROGRAMME



AITEC Banking & Mobile Money COMESA

.....
Cards • Mobile • Microfinance • Software

Conference & Exhibition

Kenyatta International Conference Centre (KICC), Nairobi
7-8 March 2012

**THEME: Showcasing the Region's Banking and Mobile
Payment Innovation Successes**

An AITEC Africa Event



Network • Learn • Do business

AITEC Conferences Limited
8 High St, Croxton, Cambridgeshire
PE19 6SX, UK

Tel: +44 (0)1480-880774

Fax: +44 (0)1480-880765

Email: info@aitecafrica.com | www.aitecafrica.com



www.aitecafrica.com

Regional Partners



Host Country Partner



Platinum Sponsors



internet solutions
A DIVISION OF DIMENSION DATA



Silver Sponsors



Bronze Sponsor



To register as a delegate,
log on to
www.aitecafrica.com or
email info@aitecafrica.com

Network • Learn • Do business





www.aitecafrica.com

Networking Reception
Sponsor



Powered By



internet solutions
A DIVISION OF DIMENSION DATA
Communications Infrastructure
Sponsor

Media Centre
Sponsor



Hospitality Sponsor



Research Partner



Online Video Partner



Showcase Presentation Sponsors



To register as a delegate,
log on to
www.aitecafrica.com or
email info@aitecafrica.com

Network • Learn • Do business





www.aitecafrica.com

Supporting Organisations



Premier Media Partners



Media Partners



To register as a delegate,
log on to
www.aitecafrica.com or
email info@aitecafrica.com

Network • Learn • Do business





DAY 1: WEDNESDAY 7 MARCH 2012

7.30am BANKING LEADERSHIP BREAKFAST BRIEFING

9am

Theatre 1

OPENING SESSION

INNOVATION FOR INCLUSIVE BANKING

MODERATOR: **Sean Moroney, Chairman, AITEC Africa**

OPENING KEYNOTE PRESENTATION

Lessons from Nigeria's cashless society campaign

Tunde Lemo, Deputy Governor, Operations, Central Bank of Nigeria

Does a maturing of our markets mean less innovation?

Bernard Matthewman, CEO, Paynet Group, Kenya

How to develop, monetise and protect Africa's innovation edge

Alexander Oswald, Former Head of Marketing, Nokia, Finland

**SHOWCASE
PRESENTATION**
the
business
phone 





Empowering Africa's new mobile
merchants

Graham Gilmour, CEO, The Business Phone, UK

To register as a delegate,
log on to
www.aitecafrica.com or
email info@aitecafrica.com



11am GROUP PHOTOGRAPH & NETWORKING REFRESHMENTS				
11.30am	Theatre 1 SESSION 2 AGILE BANKING MODERATOR Joseph Waruingi, CEO Advantech Consulting, Kenya Implementing a universal e-banking strategy: One installation, many banks Vassos Aristedemou, CEO, NETinfo, Cyprus Next-generation technologies for agile banking Mikhail Kryuchkov, Director, International Markets, Diasoft, Russia Banking the unbanked – Lessons from the Indian experience Dhananjay Dixit, Head of Business Development, Evolute Systems, India Beyond core banking: Managing risks and enhancing performance Dhirendra Rana, Consultant, Kenya	Theatre 2 SESSION 3 MOBILE MONEY 1 MODERATOR SHOWCASE PRESENTATION  Mobile commerce as a business enabler in Africa Sibusiso Walter Mhlongo, In-Country Director, Clickatell, South Africa	Theatre 3 SESSION 4 RISK MANAGEMENT 1 MODERATOR Muriuki Mureithi, CEO, Summit Strategies, Kenya KEYNOTE How to maintain effective risk management in an ever-changing environment Hesham Hamdy, Chief Risk Officer, Arab International Bank, Egypt KEYNOTE How to develop effective strategies to counter money laundering Nigel Morris-Coterrill, Head, Anti Money Laundering Network, Malaysia Fundamentals of governance, risk and compliance Eric Kisaka, Governance, Risk & Compliance Consultant, PricewaterhouseCoopers, Kenya	Theatre 4 SESSION 5 BANKING ON THE CLOUD MODERATOR Jackson Machuhi, GM East Africa, Sofgen Africa, Kenya SHOWCASE PRESENTATION  Financial instant issuance: Overcoming the challenges of financial card delivery George Makori, Product Manager Cloud & Managed Services, Safaricom Business Customer-centric cloud Delano Longwe, Territory Sales Manager East Africa, IBM, Kenya Why East African banks should invest in cloud technology this year Dennis Karanja, Head Business Analytics and Technology – East Africa, SAP

To register as a delegate, log on to www.aitecafrica.com or email info@aitecafrica.com



1pm NETWORKING LUNCH

<p>2.30pm</p>	<p>Theatre 1 SESSION 6 BANKING CHANNEL DEVELOPMENT 1</p> <p>MODERATOR Benjamin Muatha, Manager ICT, Housing Finance, Kenya</p> <p>Next generation payment technologies for the African market Martin Holloway, VP Sales MEA, VeriFone, UK</p> <p>The future of ATMs in Africa Patrick Cunningham, Executive Director, ATM Industry Association Africa, South Africa</p> <p>Branches that meet customer expectations Javed Anjum, Sales Manager Branch Transformation and Converged Channels, NCR, UAE</p>	<p>Theatre 2 SESSION 7 MOBILE BANKING 2</p> <p>MODERATOR Oscar Correia, Assistant Vice-President Mobile Financial Services, Comviva Technologies, Kenya</p> <p>Mobile branchless inclusive financial services – The “Mother” of all apps Alan Goodrich, GM Sub-Saharan Africa, Experian MicroAnalytics, UK</p> <p>Market forces shaping mobile payments and scenarios for the future Charles Niehaus, MD, Circle Payments, South Africa</p> <p>Mobile payments at the point of sale Ben Lyon, VP Business Development, Kopo Kopo, Kenya</p>	<p>Theatre 3 SESSION 8 RISK MANAGEMENT 2</p> <p>MODERATOR Rufina Achieng, Secretary ISACA Kenya Chapter & Chief Internal Control & Systems Assurance, Kengen</p> <p>The benefits and risks associated with electronic banking: The case of commercial banks in Zimbabwe Ian Ndlovu, Lecturer, Economics and National Income Accounting, National University of Science and Technology, Zimbabwe</p> <p>Credit scoring top tips Stephen Leonard, CEO, Credit Risk Connection, UAE</p> <p>Information security governance, risk and compliance for the financial services sector Dr Matunda Nyanchama, MD, Agano Consulting, Canada</p>	<p>Theatre 4 SESSION 9 INNOVATION IN MOBILE MICROFINANCE</p> <p>MODERATOR Elizabeth Berthe, Director Mobile Financial Services, Grameen Foundation, USA</p> <p>Mobile solutions for microfinance – Simple MFI at Juhudi Kilimo Ghalib Hafiz, Director of Strategy & Business Development, Juhudi Kilimo and SimpleMFI.org, Kenya</p> <p>Mobile money applications in practice Pauline Githugu, CEO, Century Microfinance, Kenya</p> <p>PANELLISTS Kamal Budhabhatti, CEO, Craft Silicon, Kenya</p> <p>James Owino, Musoni, Kenya</p> <p>Benjamin Nkungi, CEO, Association of Microfinance institutions, Kenya</p>
----------------------	--	--	--	--

4pm NETWORKING BREAK

To register as a delegate, log on to www.aitecafrica.com or email info@aitecafrica.com



INNOVATION FAST-TRACK THEATRE

Turkana Room, Mezzanine Level

Innovators and developers from around the region make product presentations to the conference delegates and a panel of judges who will make awards in a range of excellence categories.

2.30-6pm

CONVENOR

David Svarrer, MD, Digital Age Institute, Kenya

PANEL OF JUDGES

Prof Joseph Sevilla, CEO, @iLab, Strathmore University, Kenya

Michael Murai, Senior Investment Officer, Frontier Investments Group, ACCION International, USA

Sean Smith, New Investment Manager, Invested Development, Kenya

Andrew Lewela, BPO Manager, Kenya ICT Board

Preston Odera, CEO, ISACA Kenya Chapter

6pm

NETWORKING COCKTAIL RECEPTION

To register as a delegate,
log on to
www.aitecafrica.com or
email info@aitecafrica.com



<p>4.30pm</p>	<p>Theatre 1 SESSION 10 PANEL DISCUSSION CARDS: NEW CHALLENGES FOR AN OLD TECHNOLOGY - FIGHTING FRAUD AND COEXISTING WITH MOBILE In Partnership with the Kenya Credit & Debit Card Association  MODERATOR Catherine Mogambi, Chair, Debit & Credit Card Association & Head of Card Services, Commercial Bank of Africa, Kenya PANELLISTS Amos Ngomo, Technical Manager, De La Rue System Kenya Victor Ndlovu, Country Manager East Africa, Visa Nita Omanga, Country Risk Manager Sub-Saharan Africa, Visa Malek Mroueh, Senior Manager Market Development MEA, TSYS International, UAE John Njoroge, Head of Business Development, Card Centre & Alternate Banking Channels, I&M Bank, Kenya</p>	<p>Theatre 2 SESSION 11 PANEL DISCUSSION SHARED INFRASTRUCTURE AND SERVICES TO DRIVE DOWN COSTS AND MAXIMISE MARKET PENETRATION MODERATOR John Walubengo, Dean, Faculty of Computing & IT, Multimedia University College PANELLISTS Loren Bosch, CEO, Internet Solutions, Kenya Ron Webb, Group Technology Director, Paynet Group, Kenya Nicholas Nesbitt, CEO, KenCall EPZ, Kenya John Staley, Director – Shared Services, Equity Bank, Kenya Tobias Seda, GM, Adcare, Kenya Santanu Sengupta, Executive Director, African Centre for Mobile Financial Inclusion, India</p>	<p>Theatre 3 SESSION 12 COMPLIANCE TRAINING WORKSHOP Basel II to Basel III: Changes and requirements Hesham Hamdy, Chief Risk Officer, Arab International Bank, Egypt *Amendments to Basel 2 *Basel 3 changes <ul style="list-style-type: none"> ▪ Capital Ratio ▪ Leverage Ratio ▪ Counterparty credit risk ▪ Liquidity ▪ New Disclosure Requirements *Summary of Basel 3 *Revised Basel 3: Capital Components and Capital Adequacy Calculation</p>	<p>Theatre 4 SESSION 13 NATIONAL & INTERNATIONAL INTEROPERABILITY FOR SEAMLESS BANKING SERVICES MODERATOR: Onajite Regha, Director, ePayment Association of Nigeria Regional banking initiatives: Launch of the East African Bankers Association Habil Olaka, CEO, Kenya Bankers Association Government, mobile money and interoperability Killian Clifford, CEO, Mobile Money Consulting, UK Overcoming integration challenges Paul Mbugua, MD, Eclectics International, Kenya Multi-vendor software options Georgy Dorofeev, Project Manager, INPAS, Russia</p>
----------------------	--	--	---	--

To register as a delegate, log on to www.aitecafrica.com or email info@aitecafrica.com



DAY 2: THURSDAY 8 MARCH 2012

9am

Theatre 1

SESSION 14

PLENARY SESSION: MULTIPLE CHANNEL STRATEGIES

MODERATOR

Barry Ryan, CEO Fintech Group, Kenya

Web-based banking services to promote e-commerce

Robert Wakaba, Head of E-commerce, I&M Bank, Kenya

Lessons from developing an online platform to provide an effective branchless banking network

Abdi Mohamed, COO, Barclays, Kenya

Online credit cards and mobile payments usage by merchants and consumers: The great East African paradox

Eran Feinstein, GM, 3G Direct Pay, Kenya

**SHOWCASE
PRESENTATION**
Datacard Group



Financial instant issuance: Overcoming the challenges of financial card delivery

Dave Ewald, Financial Instant Issuance Solution, Sales Manager - MEA, Datacard Group, USA

11am

NETWORKING REFRESHMENTS

To register as a delegate,
log on to
www.aitecafrica.com or
email info@aitecafrica.com



<p>11.30am</p>	<p>Theatre 1 SESSION 15 MOBILE BANKING: BEYOND PAYMENTS – WHAT NEXT?</p> <p>MODERATOR: Elizabeth Berthe, Director Mobile Financial Services, Grameen Foundation, USA</p> <p>Mobile money product innovation: Driving financial inclusion through product research and development Lisa Kienzle, Operations & Strategy Manager, Mobile Money Incubator, Grameen Foundation AppLab, Uganda</p> <p>Consumer insights from the base of the pyramid Tamara Cook, Programme Officer, Gates Foundation, USA</p> <p>PANELLISTS Santanu Sengupta, Executive Director, African Centre for Mobile Financial Inclusion, India</p> <p>Geraldine O’Keeffe, CFO, Software Group, Kenya</p> <p>Phil Sorrell, Business Development Director – Mobile, Temenos, UK</p>	<p>Theatre 2 SESSION 16 MOBILE BANKING 3 MOBILE SECURITY TRAINING WORKSHOP</p>  <p>Dr Almerindo Graziano, MD, Silensec, UK</p> <p>Security of mobile devices and applications has become a primary concern for end users, organisations and service providers. Easy accessibility of mobile devices and the quest for the latest "always-connected" gadget has transformed people into mobile targets at the mercy of malicious users. While many people may be aware of the information security risks introduced by mobile technologies, not everyone is aware of current attacks and techniques used by malicious users to steal information, money and identities. In this workshop, the trainer will highlight the current attacks against mobile devices and what personal information can be easily accessed. He will also discuss the challenges faced by modern organisations in dealing with a mobile workforce and when offering mobile banking and other services.</p>	<p>Theatre 3 SESSION 17 RISK MANAGEMENT 3</p> <p>MODERATOR Jona Owitti, CISA Membership Director, ISACA Kenya Chapter & Director, Security Risk Solutions, Kenya</p> <p>Lessons from the UK’s implementation of EMV Denise Noha, Senior EMV Consultant, Barnes International, UK</p> <p>Banking and mobile money: Contemporary threats, crimes and their mitigants Roy Akalah, President, ISACA Kenya Chapter & Director, Back Office & Customer Care, Kenya Commercial Bank</p> <p>Financial innovation under ineffective bank regulation: Does economic capital matter in banking? Petr Teply, Senior Lecturer, Charles University, Czech Republic</p>	<p>Theatre 4 SESSION 18 ATM MANAGEMENT MASTERLASS</p> <p>Reducing vulnerability through effective management Patrick Cunningham, Executive Director, ATM Industry Association Africa, South Africa</p> <p>The Payment Card Industry Data Security Standard (PCI DSS) applies to all organisations that accepts, transmits or stores any cardholder data, regardless of the size or number of transactions. However, not every organisation should address PCI/DSS in the same way. In this talk the author will identify the key requirements of the PCI/DSS standard and highlight its relationships with other information security standards such as the ISO27001. The author will also present common obstacles faced by organisations when trying to implement the PCI/DSS standard.</p>
<p>1pm</p>	<p>NETWORKING LUNCH</p>			

To register as a delegate, log on to www.aitecafrica.com or email info@aitecafrica.com



<p>2.30pm</p>	<p>Theatre 1 SESSION 19 BANKING CHANNEL DEVELOPMENT 2</p> <p>MODERATOR Loren Bosch, CEO, Internet Solutions, Kenya</p> <p>The ease of video banking: Present & future Haluk Kırac, Marketing & Business Development Co-ordinator, Tümsaş, Turkey</p> <p>The Central Bank of Nigeria's cash-lite policy: Its impact on the Nigerian economy Tope Dare, Sales & Marketing Manager, NCR Nigeria</p> <p>Empowering leasing in East Africa Sakkie Van Wijk, Banking Solution Consultant, Izazi Solutions, South Africa</p>	<p>Theatre 2 SESSION 20 MOBILE BANKING 4</p> <p>MODERATOR Ben Lyon, VP Business Development, Kopo Kopo, Kenya</p> <p>IFC's mobile financial services programme in Africa Janine Firpo, Consultant, International Finance Corporation, USA</p> <p>Mobile money for collaboration – The missing link Kariuki Gathitu, Founder & CEO, Zege Technologies, Kenya</p> <p>Satellite broadband services for mobile banking Issa Odtallah, Inmarsat, UAE</p> <p>The role of payments in e-commerce proliferation: The SME perspective Joshua Mwaniki, Country Manager, Mocality, Kenya</p>	<p>Theatre 3 SESSION 21 PANEL DISCUSSION RISK MANAGEMENT 4: EFFECTIVE REGULATION FOR MOBILE BANKING SECURITY - WHAT HAS BEEN ACHIEVED AND HOW TO PROGRESS TO A SUFFICIENT LEVEL OF CONFIDENCE?</p> <p>MODERATOR Dr Almerindo Graziano, CEO, Silensec, UK</p> <p>PANELLISTS Mackay Aomu, Deputy Director, Commercial Banking Department, Bank of Uganda</p> <p>Dr Modestus Kipilimba, Acting Director Risk Management, Bank of Tanzania</p> <p>Mustapha Mugisa, CEO, Summit Consulting, Uganda</p> <p>Edwin Nyabera, Information Security Manager, PricewaterhouseCoopers, Africa Central, Kenya</p>
<p>4pm</p>	<p>NETWORKING BREAK</p>		

To register as a delegate, log on to www.aitecafrica.com or email info@aitecafrica.com



<p>4.30pm</p>	<p>Theatre 1 SESSION 22 CARD SECURITY TRAINING WORKSHOP</p>  <p>PCI/DSS Compliance Dr Almerindo Graziano, CEO, Silensec, UK</p> <p>The Payment Card Industry Data Security Standard (PCI DSS) applies to all organisations that accepts, transmits or stores any cardholder data, regardless of the size or number of transactions. However, not every organisation should address PCI/DSS in the same way. In this talk the author will identify the key requirements of the PCI/DSS standard and highlight its relationships with other information security standards such as the ISO27001. The author will also present common obstacles faced by organisations when trying to implement the PCI/DSS standard.</p>	<p>Theatre 2 SESSION 23 MOBILE BANKING 5</p> <p>MODERATOR Mworia Wilfred Mutua, Afrinnovator, Kenya</p> <p>LEAD PRESENTATION Government payments using m-payment systems Richard Gray, European Head, RTpay, UK</p> <p>PANEL DISCUSSION Mobile Operators share their mobile money successes and challenges</p> <p>PANELLISTS Jeremiah Siage, Head of YuCash, Kenya Snehar Shah, Head of Orange Money, Kenya</p>	<p>Theatre 3 SESSION 24 RISK MANAGEMENT 5 PANEL DISCUSSION FINANCIAL CRIME RISK MANAGEMENT: AIMING FOR A UNIFIED APPROACH</p> <p>MODERATOR Nigel Morris-Coterrill, Head, Anti Money Laundering Network</p> <p>PANELLISTS Michael Mbuthia, Head Information Security, Co-operative Bank, Kenya James Ondeyo, Regional Head – Business Intelligence, Standard Chartered Bank, Kenya Charles M. Ringera, Head Operational Risk & Compliance, Kenya Commercial Bank Ben Musau, Managing Partner, BM Musau & Co. Kenya</p>	<p>Theatre 4 SESSION 25 INVESTING IN INNOVATION</p> <p>MODERATOR Jennifer Meehan, Co-Head Programmes & Regions & CEO, Asia Region, Grameen Foundation</p> <p>Investing in the mobile unbanked Michael Murai, Senior Investment Officer, Accion, USA</p> <p>How to approach early stage investors and angels Sean Smith, New Investment Manager, Invested Development, Kenya</p> <p>How we tracked down the right investor Ben Lyon, VP Business Development, Kopo Kopo, Kenya</p>
<p>6pm</p>	<p>Closing Plenary Awards: Best Exhibition Stands, Industry Leadership & Innovation Awards Delegate Prize Draw</p>			

To register as a delegate, log on to www.aitecafrica.com or email info@aitecafrica.com