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CONFERENCE PROGRAMME



AITEC Banking & Mobile Money COMESA

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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



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INNOVATION FOR INCLUSIVE BANKING



Does a maturing of our markets mean less innovation?
Bernard Matthewman, CEO, Paynet Group, Kenya



Lessons from developing an online platform to provide an effective branchless banking network
Abdi Mohamed, Consumer Banking Director, Barclays, Kenya



Implementing a universal e-banking strategy: One installation, many banks
Polys Hajikyriakos, Chief Business Development Officer, NETinfo, Cyprus

As banking customers become more Internet confident, their demands are becoming more advanced. With the high use of mobile device activity most customers now want to access their account balances via their mobiles and even use mobile devices to make transfers and payments. Adopting a universal e-Banking solution will enable the banks to implement a centralized common environment, serving all the banks in different countries belonging on the same group (One Installation Many Banks). Each bank can have its own look and feel, use different business rules, legislations and even different integration using a core banking system. A centralised e-banking system can also provide a cost-effective solution for a number of Microfinance Institutions by sharing the cost but in the same time they will be able provide tailored made services for their clients.



Banking the unbanked – Lessons from the Indian experience
Dhananjay Dixit, Head of Business Development, Eolute Systems, India

NATIONAL & INTERNATIONAL INTEROPERABILITY FOR SEAMLESS BANKING SERVICES

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Government, mobile money and interoperability
Killian Clifford, CEO, Mobile Money Consulting, UK



Overcoming integration challenges
Paul Mbugua, MD, Eclectics International, Kenya

BUILDING CHANNELS TO SERVE SMEs



Web-based banking services to promote e-commerce
Robert Wakaba, Head of E-commerce, I&M Bank, Kenya

Progress of e-commerce across the region – I&M Bank being the first bank to offer the service.



The future of ATMs in Africa
Patrick Cunningham, Executive Director, ATM Industry Association Africa, South Africa

The Central Bank of Nigeria's cash-lite policy: Its impact on the Nigerian economy
Tope Dare, Sales & Marketing Manager, NCR Nigeria

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**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

BANKING & MOBILE SERVICES FOR AGRICULTURE



Sharing the risk and spreading credit: Using mobile for agricultural transformation
Judson Welsh, CEO, AIMS, Ghana



Information is power: How Esoko has changed lives and economies
Mark Davies, CEO, Esoko, Ghana



Use of mobiles and mobile money in agriculture - a case study
Elizabeth Galpin, PAYG Solutions, UK

PANEL DISCUSSION

SHARED INFRASTRUCTURE AND SERVICES TO DRIVE DOWN COSTS AND MAXIMISE MARKET PENETRATION

PANELLISTS:



Ron Webb, Group Technology Director, Paynet Group, Kenya

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Loren Bosch, CEO, Internet Solutions, Kenya



Nicholas Nesbitt, CEO, KenCall EPZ, Kenya



John Staley, Director – Shared Services, Equity Bank, Kenya

MEETING THE CHALLENGES AND SEIZING THE OPPORTUNITIES OF A NEW ERA IN AFRICAN INSURANCE AND PENSIONS MANAGEMENT



New approaches to meeting the challenges faced by the international insurance industry

Ernest Kuzoe, CEO, Emphasibs, USA

RISK MANAGEMENT AND REGULATION IN A DANGEROUS WORLD



How to maintain effective risk management in an ever-changing environment

Hesham Hamdy, Chief Risk Officer, Arab International Bank, Egypt



How to develop effective strategies to counter money laundering

Nigel Morris-Coterrill, Head, Anti Money Laundering Network, Malaysia

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Despite all the noise, governments are not against money laundering - so long as it is not successful. Counter-money laundering laws are designed to create certain "choke points" where money laundering can be most readily identified and suspicious assets frozen and, ultimately, confiscated and the benefit passed to the state. But the obligations placed on financial institutions in pursuit of this objective are considerable. They are costly and disruptive. And they often disturb long-standing relationships. Some countries have adopted a light-touch in relation to existing customers, only to have to revise it later when it was discovered that existing customers are just as likely to be launderers as new customers. Other countries have put a tight deadline on obtaining up to date information from existing customers failing which accounts would be suspended. This presentation will look at counter-money laundering strategies from the perspective of how they can be developed and integrated within the existing risk management and other systems within regulated businesses. It will identify areas of specific and special concern that provide "hot spots" for compliance failures. Morris-Cotterill will also examine some of the basic reasons that criminals are able to defeat what, on paper, look like good systems. Lastly, the risks associated with mobile and e-money will be assessed.



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



Financial innovation under ineffective bank regulation: Does economic capital matter in banking?

Petr Tepy, Senior Lecturer, Charles University, Czech Republic



Credit reference scoring top tips

Stephen Leonard, CEO, Credit Risk Connection, UAE

How to secure and protect the mobile device in an enterprise environment

Edwin Moindi, Information Security Manager, PriceWaterhouseCoopers, Kenya



Information security governance, risk and compliance for the financial services sector

Dr Matunda Nyanchama, MD, Agano Consulting, Canada

PANEL DISCUSSION

EFFECTIVE REGULATION FOR MOBILE BANKING SECURITY: WHAT HAS

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BEEN ACHIEVED AND HOW TO PROGRESS TO A SUFFICIENT LEVEL OF CONFIDENCE?

PANELLISTS:

Mackay Aomu, Bank of Uganda

Dr Almerindo Graziano, CEO, Silensec, UK

Government of Rwanda Speaker

Dr Modestus Kipilimba, Acting Director Risk Management, Bank of Tanzania

PANEL DISCUSSION

FINANCIAL CRIME RISK MANAGEMENT: AIMING FOR A UNIFIED APPROACH

MODERATOR

Nigel Morris-Cotterill, Head, Anti Money Laundering Network, Malaysia

All too often, those responsible for managing the risk of financial crime work in silos. But in truth, like the rings of a circus, they interlock. There are far more common areas than areas of difference. In this panel session, Nigel Morris-Cotterill will lead senior compliance and risk managers from financial institutions in a round-table discussion to tease out those areas where different functions can share both information gathering and the information that is obtained so as to reduce costs and improve efficiency.

PANELLISTS



Charles M. Ringera, Head Operational Risk & Compliance, Kenya Commercial Bank



James Ondeyo, Regional Head – Business Intelligence, Standard Chartered Bank, Kenya

MOBILE BANKING: PAST SUCCESSES & NEW FRONTIERS

SHOWCASE PRESENTATION



Empowering Africa's new mobile merchants

Graham Gilmour, CEO, The Business Phone, UK

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**SHOWCASE
PRESENTATION**



Mobile Commerce as a business enabler in Africa

Sibusiso Walter Mhlongo, In-Country Director, Clickatell, South Africa

**SHOWCASE
PRESENTATION**



James Muriithi, Deputy General Manager - MFS, Africa, Comviva Technologies, Kenya



Mobile Banking – The good, the bad and the ugly: Lessons from seven years and seven countries

Brian Richardson, Group CEO, Wizzit, South Africa



What is the impact of mobile commerce and mobile money transfer on the low end clientele?

Duncan Oduor Otieno, Chief Executive Officer, MobiKash Afrika Limited, Kenya



Mobile branchless inclusive financial services – The “Mother” of all apps

Alan Goodrich, GM Sub-Saharan Africa, Experian MicroAnalytics, UK

Currently there is a large wave of mobile money installations in the wake of the MPESA success story. However difficulties experienced by almost every operator in reaching the required critical mass to make mobile money sustainable alongside the increased competition among MNOs with little or no differentiation in the offering make the prospects of mobile money uncertain. Complementing mobile money with a more complete financial services offering, to include loans, savings and insurance products has proven to accelerate uptake, generate increased agent fees and considerably accelerate the development of mobile money. The presentation will describe how existing and nascent mobile money systems can be transformed into the provision of a complete and sustainable set of Mobile Financial Services (MFS) and will cover: - The business case of MFS - The bank and MNO possible

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roles in the provision of MFS - Regulatory challenges of MFS - Operational challenges of MFS - The user experience
- The required capabilities to make MFS work



Mobile payments at the point of sale
Ben Lyon, VP Business Development, Kopo Kopo, Kenya



Market forces shaping mobile payments and scenarios for the future
Charles Niehaus, MD, Circle Payments, South Africa



Mobile money for collaboration - The missing link
Kariuki Gathitu, Founder & CEO, Zege Technologies, Kenya



Satellite broadband services for mobile banking
Issa Odtallah, Inmarsat, UK



IFC's mobile financial services programme in Africa
Janine Firpo, Consultant, International Finance Corporation, USA



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

PANEL DISCUSSION

OPPORTUNITIES FOR m-PAYMENTS IN e-GOVERNMENT

LEAD PRESENTATION

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Government payments using m-payment systems
Richard Gray, European Head, RTpay, UK

PANEL DISCUSSION

MOBILE OPERATORS SHARE THEIR MOBILE MONEY SUCCESSES AND CHALLENGES

PANELLISTS

Jeremiah Siage, Head of YuCash, Kenya

Snehar Shah, Head of Orange Money, Kenya

INVESTING IN BANKING & MOBILE MONEY INNOVATION

How to approach early stage investors and angels

Sean Smith, New Investment Manager, Invested Development, Kenya

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WORKSHOPS & MASTERCLASSES

COMPLIANCE TRAINING WORKSHOP

Basel II to Basel III: Changes and requirements

- Amendments to Basel 2
- Basel 3 changes
 1. Capital Ratio
 2. Leverage Ratio
 3. Counterparty credit risk
 4. Liquidity
 5. New Disclosure Requirements
- Summary of Basel 3
- Revised Basel 3: Capital Components and Capital Adequacy Calculation



THE TRAINER: Hesham Hamdy, Chief Risk Officer, Arab International Bank, Egypt

Hesham has 30 years experience in Internal Audit, Credit Examination, Compliance and Risk Management gained in Bahrain, Saudi Arabia and Egypt. He has held senior positions in esteemed banks, such as Bahrain Islamic Bank as the Manager of Inspection and Internal Audit Department where he designed Inspectors' Manual as a book of reference to assist all members of the Inspection Department staff to carry out their duties as efficiently as possible. He was managing the credit examination in Riyadh Bank as Head of Credit Inspectors undertaking a large number of audit assignments to review the bank's overall lending activities to ensure that they are being conducted in a safe & desirable manner, through reviews and quality assessments of credit facilities at all branches of the bank including international branches. He worked as the Work-Out & Recovery Officer at the American Express Bank responsible for monitoring all criticized and classified problem credits. He was a member of the Quality Assurance Team at the Egyptian American Bank. He joined National Bank of Abu-Dhabi as Credit Officer, with main responsibility of managing borrowing relationships with corporate customers. Before specializing in the banking field, Hesham gained internal and external audit experience in both Arabian American Oil Company (Aramco) as In-Charge Internal Auditor, and Price Waterhouse & company as External Auditor.

SECURITY TRAINING WORKSHOP 1



Mobile Banking Security

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.

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SECURITY TRAINING WORKSHOP 2



PCI/DSS Compliance

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.



THE TRAINER: Dr Almerindo Graziano

Almerindo Graziano is the CEO of Silensec, a management consulting, technology services and training company, specialised in information security services. Dr Graziano holds an MSc in Electronic Engineering and a PhD in mobile computer security, both from the University of Naples, Italy. He is a senior academic at Sheffield Hallam University, UK, where he leads the MSc in Information Systems Security, in collaboration with the British Standard Institution (BSI). He has personally authored a number of training courses from ethical hacking to intrusion detection, along with the ISO27001 Lead Implementer certification course offered by BSI worldwide. He has consulted in information security for private and government organisations across Europe, Africa and Middle East. He is also a BSI-certified ISO27001 Lead Auditor and Trainer.

INSURANCE & PENSIONS MASTERCLASS



EMPHASIBS

Practical solutions to achieve world-class insurance services

During the past ten years, six of the world's fastest-growing economies have been in sub-Saharan Africa, according to the Economist magazine, and over the next five years, some of these sub-Saharan economies will outpace their counterparts in Asia. Will your company have the insurance products for the new African middle class? This specialized masterclass for the African insurance and pensions industry to evaluate the systems and innovative channels needed to compete and thrive in a rapidly expanding industry. Workshop attendees will hear in detail, critical problems facing Africa's insurance organizations and how insurance market leaders are dealing with them.

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THE TRAINER: Ernest Kuzoe

Ernest Noel Kuzoe is CEO of Emphasibs, USA, a company he founded to provide consulting services and insurance business strategies to the financial services industry, with emphasis on life insurance companies.

For the past 25+ years, Ernest has been developing solutions to help replacing, modernizing or transforming the primary systems that process and issue life insurance and annuity policies, and have worked with the major insurance policy administration systems OIPAS-AdminServer, ALIP(NaviSys), INGENIUM, CyberLife and LIFE-COMM.

His areas of expertise are Life Insurance and Annuity products development from an actuarial perspective (Whole Life, Term, Endowment, Universal Life, Variable Universal Life, Deferred and Immediate Annuities, etc) and insurance policy administration systems implementation. Ernest worked on several projects for industry leaders such as MetLife, ING, Hartford Life International, Prudential, John Hancock and AOBA Life of Japan. Ernest is comfortable discussing the demanding issues insurance companies are grappling with today, and can craft the solutions for them, whether the companies are across the street here in the USA , or on the other side of the globe. Prior to Emphasibs, Ernest worked at Cognizant Technology Solutions, Accenture, Hartford Life International, SOLCORP/EDS, KPMG, and Milliman. He has a bachelor's degree in Actuarial Science from the University of Wisconsin-Madison.

ATM MANAGEMENT MASTERCLASS

Reducing vulnerability through effective management

- Current trends in ATM crime
- Global threats and developing frameworks for payments in emerging economies
- Ethics in business: Who is responsible?

ABOUT THE TRAINER



THE TRAINER: Patrick Cunningham, Executive Director, ATM Industry Association, South Africa

Pat is the Managing Member of Cerberus Risk Consultants engaged in financial crime prevention, corporate governance, risk management and ethics awareness, anti-money laundering training and workshops throughout Africa as well as offering employee screening services. He retired at the beginning of 2011 as Executive Director of the South African Fraud Prevention Service, a position he held from 2000 when he was appointed to start the service by the major banking and retail credit grantors in South Africa. Pat is the part time Executive Director for Africa and the Middle East for the ATM Industry Association (ATMIA). He is also a Director of 360 Global, a UK based company associated with the insurance claims industry. Pat holds a degree in law, an associate degree in Risk Management and is a retired Fellow of The Society of Risk Managers (South Africa). He has also attended Senior Management programmes at Stellenbosch University Business School as well as programmes in criminal law at University of KwaZulu Natal. Pat was born in the UK, and went to Zimbabwe in 1963 and then to South Africa in 1979 to join the Sentrachem Group. In 1984 Pat joined the Boumat Group of companies and spent 12 years as Group Risk Manager before joining South African Breweries as Divisional Risk Management Consultant in SAB's South African Beer Division. He left SAB to start the South African Fraud Prevention Service.

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He has been a guest lecturer on Corporate Governance at several Business Schools and educational institutions. He has developed workshops and presented programmes in London, Sydney, Nairobi, Kampala, Lusaka, Accra, Dar es Salaam, Victoria Falls, Johannesburg, Windhoek, Gaborone and Cape Town as well as to the Lesotho Revenue Authority, the Social Services Commission of Namibia and The Reserve Bank of Botswana. In December 2008 he presented a paper on identity crime in the Southern African context at the International Scientific and Professional Advisory Council of the United Nations Crime Prevention and Criminal Justice Programme in Courmayeur, Italy and which was later published in the official journal of ISPAC. He has also appeared on numerous television and radio programmes both in South Africa, the United Kingdom and Africa generally with regard to fraud prevention and has been regularly quoted in the South African print media. Pat is listed in the prestigious publication Who's Who in Southern Africa and he is the recipient of the Spirit Award from the Bank of America.

PRE-CONFERENCE TWO-DAY COURSE

COUNTER-MONEY LAUNDERING STRATEGIES

5-6 March 2012

A course for the region's Banking Directors, Senior Managers and Compliance and Risk Officers, with a blend of seminar and workshop content. It will deliver 14 hours CPE for The Society of Anti Money Laundering Professionals. All delegates will receive 2011 Associate Membership of The Society of Anti Money Laundering Professionals free of charge, with the joining fee also waived. (For full membership details see www.socamlpro.org)

COURSE OUTLINE

Session One: Understanding money laundering

Seminar

- What is money?
- What is money laundering?
- What is not money laundering?
- Who launders money?
- How the COMESA region's laws operate overseas
- How foreign laws operate against businesses in the COMESA region.

Session Two: Developing a counter-money laundering policy

Seminar

All regulated businesses are required to develop a comprehensive policy to detect and deter money laundering. The essential elements of such a policy are:

- Customer due diligence: The policy must provide a system for identifying those who wish to do business with it, for verifying that information and for keeping it up to date. In addition, customers must be required to demonstrate their financial position so that the business can develop and apply a risk profile.
- A monitoring system. The policy must provide for the information obtained from customers to be monitored for currency. It must also provide for the monitoring of activity can be set against the risk profile and exceptions identified.
- A suspicious activity reporting system. The policy must provide a system for staff to report suspicions of unlawful activity internally, for the review of those reports and the appropriate action in relation to them.
- A training system. The policy must provide for staff to be trained so as to know and understand the applicable law and regulation and also to be aware of money laundering risks.

This seminar will expand on each of these themes.

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Workshop

Working in teams, delegates will act as the board of a fictional bank and design an outline system to detect and deter money laundering taking into account each of the above themes.

Session Three: High-Risk Customers

Certain classes of customer are deemed high-risk. However, it is for the regulated business to develop its own risk classifications. In this seminar, delegates will learn:

- How to assess the risk of different classes of customer
- How to assess the risks associated with different product lines and delivery systems
- Dealing with Politically Exposed Persons
- What systems to put in place for high-risk customers

Workshop

Delegates will work in teams to create a policy for dealing with high-risk customers. One team will work outside the seminar room and will be briefed on cover stories that they will use to test the policies developed by the other teams.

Session Four: Sanctions

Seminar:

- What are sanctions?
- Who must comply?
- Can we be forced to comply with sanctions issued by foreign governments?
- What are the essential elements of a sanctions compliance policy?

Workshop

Working in teams, delegates will develop a framework policy for assessing risks presented by sanctions and a compliance system.

ABOUT THE TRAINER



Nigel Morris-Cotterill is Head, The Anti Money Laundering Network. Formerly a solicitor in the City of London, in 1994 he left full-time practice to form a consultancy specialising in money laundering risk management and compliance. Since then, his Group of companies has operated all over the world developing strategies with companies and governments, creating a dedicated e-learning system specifically for counter-money laundering training, writing a book (*How not to be a money launderer* - recently reissued in the USA in both paperback and for Kindle/Kindle Reader), launching information services including World Money Laundering Report and www.bankinginsurancesecurities.com and delivering face-to-face and blended training. He has been a regular contributor to the world's biggest newspaper and media groups and is currently a consulting editor with Complanet, part of Thomson Reuters, for whom he has recently written a ground-breaking analysis of counter-money laundering laws and a "clean sheet" law that all countries could adopt as an effective base-line for both containing criminal acts and regulatory reform. Morris-Cotterill lives in Kuala Lumpur, Malaysia, when he is not on a plane or on assignment.

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