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CONFERENCE

East Africa Future Banking Summit



Case Study on
'challenger bank'



**FinTech & Bank
Panels**



Presentation on
**Crypto-currency &
Distributed Ledger
Technology**



CXO & CISO Panels

Our History With Banking Events Around The Globe...



Dear Industry Expert,

"We are excited to announce that Fleming. is launching the East Africa Future Banking Summit in Nairobi, Kenya.

Through expert presentations, real-life case studies and interactive panel discussions, the forum will focus on payments, mobile banking, internet banking, security and many more trending topics for the industry."

Mohor Mukherjee

Marketing Manager

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Key Topics

- ✓ How to be a World Class Bank?
- ✓ Reaching out to the un-banked population
- ✓ Using Cryptocurrency & Distributed Ledger Technology in East Africa
- ✓ Developing a Cyber Resilient Strategy for banks

Key Takeaways

- ✓ Optimizing internal strategies for operational excellence
- ✓ Discussing guidelines for mobile payments
- ✓ Building cyber resilient bank
- ✓ Improving bank's online usage and business



Who Will You Meet?

- ✓ CEOs, CIOs, CTOs, COOs, CISOs, CDOs
- ✓ Managing Directors
- ✓ Vice Presidents
- ✓ Chief Managers and Heads of:
 - Mobile & Alternate Channels
 - ICT
 - Innovation & Projects
 - Branches
 - Cards & E- Channels
- Fraud Management & Information Security
- E-Banking Services
- Retail Banking
- Digital & Proximity Banking
- Financial Crime & Regulatory Monitoring
- Compliance
- Risk Management
- Emerging Payment & Strategy Regulation
- Fraud Detection



In the Chair



Matunda Nyanchama
Ministry of ICT
Advisor
Kenya

Advisors



Melaku Kebede
United Bank S.C
VP Systems & E-Banking
Ethiopia



Gezahegn Dugassa
Awash International Bank S.C
Director of Information Security
Ethiopia



David Ndome
National Bank
Regional Branch Business Manager
Kenya

2 DAYS

Unlimited Insights..... Immense Opportunity...

Debate on role of FinTech and Banks

Panel discussion on creating guidelines for mobile payments

Network with peers from across East Africa

Case study on 'challenger bank'

Slido: Electronic polling and E-Networking

Speakers



Wycliffe Momanyi
Kenya Commercial Bank
Chief Information Security Officer
Kenya



George Njuguna
Housing Finance Bank
Chief Information Officer
Kenya



Gezahegn Dugassa
Awash International Bank S.C
Director of Information Security
Ethiopia



Paul K Mutai
National Bank
Ag. Director Operations
Kenya



John Njoroge
i&M Bank
Head of Business Development – Card
Centre
Kenya



George Bodo
Ecobank Capital
Head of Financial Desk
Kenya



Leon Kiptum
Family Bank
Head of Alternate Channels
Kenya



Aijaz Ahmad Shalla
i&M Bank
Asst. General Manager ICT
Kenya



Chima Nwoko
South Atlantic Solutions
Managing Director
South Africa



Rosemary Koech-Kimwatu
Wayaya
Head of Legal & Regulatory Affairs
Kenya



Denis Echeru
Centenary Bank
Chief Risk Officer
Uganda



Michael Mbuthia
Kenya Bankers Association
Chief Information Officer
Kenya



Melaku Kebede
United Bank S.C
VP Systems & E-Banking
Ethiopia



Vincent Wakaba
Co-operative Bank of Kenya
Head of Mobile Banking
Kenya



David Ndome
National Bank
Regional Branch Business Manager
Kenya



Mwanahamisi J Hussein
KCB Bank
Head of Alternate Channels
Tanzania



Marietta N Mwesigwa
Housing Finance Bank
Head – Risk Management
Uganda



Ali Hussein
**KICTANet, National
Block-chain Working Group**
Chairman
Kenya



Salil Ravindran
Oracle
Head – Digital Banking Centre of
Excellence
United Arab Emirates



Michael Michie
M Oriental Bank Ltd
Head of IT
Kenya

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AFRICAPACE
A network for doing business in Africa

ABC African
Business
Central

DAY 1

19 June 2017

8:00 Registration & Coffee



8:50 Opening remarks from the chair

Banking: Avant-Garde Way

9:00 **Adjusting to tightening regulatory environment in the banking sector**

- Kenya's Banking (Amendment) Act 2016: Impacts it had on bank earning in Q4'16 and Q1'17
- The key adjustments bank must make quickly in response to the law
- The role of digitisation in driving efficiency: What banks in EAC have achieved so far?
- Are banks in other EAC market really safe from extreme regulations?

George Bodo, Ecobank Capital, Head of Financial Desk, Kenya

9:30 **Impact of Digitization in East African Banking Environment**

- How can the bank contribute in the transformation towards cashless economy?
- Understanding the latest trends and strategies in digital banking
- Analyzing the current market condition and reaping good returns

George Njuguna, Housing Finance Bank Chief Information Officer, Kenya

10:00 **Bank & Fintech collaboration in an API Economy**

- Unbundling of banks – Platform banking and banking service
- Learning from API initiatives worldwide
- Orchestrating open banking APIs design architecture and use cases

Salil Ravindran, Oracle, Head – Digital Banking Centre of Excellence, United Arab Emirates

10:30 Networking Coffee Break & Refreshments



11:00 **The future of bank branch in a highly digitized banking environment**

- Identifying key drivers that can contribute towards increasing customer base
- Defining the role of physical and virtual branches and technology enabled access
- Role of regulators to promote bank reach
- Discussing initiatives taken by government

David Ndome, National Bank

Regional Branch Business Manager, Kenya

11:30 **Digital transformation in banks**

- Roadblocks faced while digitizing banks and its effects on growth
- Directing investment focus towards new technologies
- Striking balance between 'Regular Business' and 'Disruption'

Mwanahamisi J Hussein, KCB Bank

Head of Alternate Channels, Tanzania

12:00 **Panel Discussion: Development of Central Repository Data System: A game changer for the banking sector**



- Understanding the Challenges, Roadblocks and Opportunities
- Building a successful digital banking system and its key criteria
- Deliberate collaboration possibilities between banks to regain power and become source of innovation

MODERATOR:

Matunda Nyanchama, Ministry of ICT

Advisor, Kenya

PANELLIST:

George Njuguna, Housing Finance Bank

Chief Information Officer, Kenya

Aijaz Ahmad Shalla, i&M Bank, Asst. General

Manager ICT, Kenya

Michael Michie, M Oriental Bank Ltd

Head of IT, Kenya

DAY 1

19 June 2017

12:30 How to identify your suitable core banking solution?

- Better Approach to product evaluation
- Escaping fault lines in design philosophies
- Realistic Cost - benefit decisions
- Predicting the post implementation experience

Chima Nwoko, South Atlantic Solutions

Managing Director, South Africa

13:00 Networking Lunch Break

Ways to Pay

14:00 Adoption and Drive of Payments Anywhere, Any platform, Any channel: East Africa Context

- Adopting and developing 'new payment landscape' for an African customer
- Creating a flexible payment infrastructure for 'digitally illiterate consumers'
- Developing a contingency plan for operational disruption

Leon Kiptum, Family Bank, Head of Alternate Channels, Kenya

14:30 Panel Discussion: Regulating and Standardizing the Mobile Payments in East Africa

- Understanding the role of Mobile Network Operators, Banks and FinTechs
- Key challenges faced by government to set the framework for mobile payments
- 'Risk Control' and 'Access Criteria' in payments systems
- Setting guidelines suitable for East African banks and its customers

MODERATOR:

Ali Hussein, KICTANet, National Block-chain Working Group, Chairman, Kenya

PANELLIST:

Vincent Wakaba, Co-operative Bank of Kenya Head of Mobile Banking, Kenya

Leon Kiptum, Family Bank, Head of Alternate Channels, Kenya

Mwanahamisi J Hussein, KCB Bank, Head of Alternate Channels, Tanzania

15:00 Networking Coffee Break & Refreshments

15:30 Growth of card business: Cost Management and Profit Improvement

- Designing a sustainable 'Card Model'
- Educating merchant and customer for 'hassle free POS'
- Encouragement and incentives to increase the number of card users

John Njoroge, i&M Bank, Head of Business Development – Card Centre, Kenya

16:00 Panel Discussion: Conquering digital age: Role of Banks and FinTechs

- Realizing the scenario of banks 10 years from now and how will the bank transform to keep pace with this?
- How FinTech will transform the financial world?
- Understanding the customer to tailor products and solutions

MODERATOR:

Michael Mbuthia, Kenya Bankers Association Chief Information Officer, Kenya

PANELLIST:

Melaku Kebede, United Bank S.C, VP Systems & E-Banking, Ethiopia

Salil Ravindran, Oracle, Head – Digital Banking Centre of Excellence, United Arab Emirates

Rosemary Koech-Kimwatu, WayaWaya Head of Legal & Regulatory Affairs, Kenya

16:40 Closing remarks by chair

17:00 End of day 1

DAY 2

20 June 2017

8:00 Registration & Coffee 

8:50 Opening remarks from the chair

Fueling Resilient Digital Banking System

09:00 **Challenger Bank: Moving from a 'digitized bank' to 'whole digital bank'**

- Are challenger banks disrupting banking?
- Why are they successful?
- Ways to reduce Cost to Income ratio

Melaku Kebede, United Bank S.C
VP Systems & E-Banking, Ethiopia

09:30 **Collaborating and optimizing internal departments to spur growth within the organisation**

- Empowering the employees to embrace developments for improved performance
- Operation Excellence: Optimizing operations for digitization
- Breaking silos within the organization to deliver long term goals

Paul K Mutai, National Bank
Ag. Director Operations, Kenya

10:00 **Distributed ledger technology the good, the bad and the how**

- Potential of Distributed ledger technologies and use cases
- Challenges of Distributed ledger technologies (Regulatory, Privacy and Cost)
- A Utopian concept to realise the impact of Distributed ledger technologies

Michael Michie, M Oriental Bank Ltd
Head of IT, Kenya

10:30 Networking Coffee Break & Refreshments 

11:00 **Disrupting the Distruptors: How banks can regain the moment from FinTechs?**


- Understanding the background and global trends
- Leaders in Digital execution
- Building a Competitive Advantage – Technology as an Accelerator
- A Call to Action

Ali Hussein, KICTANet, National Block-chain Working Group, Chairman, Kenya

11:30 **Cryptocurrency: It's fate in East Africa**

- Understanding the role of banks, regulators and Telecom operators
- Overcoming the barriers for the acceptance of Cryptocurrency
- How technology platform can assist the growth and contribute to Crypto distribution within East African region?

Rosemary Koech-Kimwatu, WayaWaya
Head of Legal & Regulatory Affairs, Kenya

12:00 Networking Lunch Break 

DAY 2

20 June 2017

With great digitization comes greater risks

13:00 **Cyber Resilient Strategy for Banks**

- Highlighting fragility and contradictions of the measures adopted till date
- Focusing the specific challenges that have followed the contours of East Africa's distinctive digital culture
- Understanding the concept of Emulation, Extra-version and Enculturation to produce distinctive resilience in each national context

Wycliffe Momanyi, Kenya Commercial Bank
Chief Information Security Officer, Kenya

13:30 **Is online banking really secure?: A reality check**

- What are the current and future threat perceptions for East African region?
- How to detect weak links across your digital platform for continual improvement?
- How to filter threats to understand which threat will impact the online banking process?

Gezahegn Dugassa, Awash International Bank S.C, *Director of Information Security Ethiopia*

14:00 **Effective risk management and compliance to safeguard banks**

- Exploring 'risk factors' while embracing new technology
- Rising need for transforming bank's risk function to increase the reliability of bank
- Creating future risk management operating model for seamless banking

Denis Echeru, Centenary Bank, *Chief Risk Officer, Uganda*



14:30 **Panel Discussion: Developing a Strategic Cyber Security Plan: A way forward**

- Discussing & analysing threats in 21st century
- Smarter approach towards security
- Handling risk, security and fraud in digital age

MODERATOR:

Matunda Nyanchama, Ministry of ICT
Advisor, Kenya

PANELLIST:

Wycliffe Momanyi, Kenya Commercial Bank
Chief Information Security Officer, Kenya

Gezahegn Dugassa, Awash International Bank S.C, *Director of Information Security Ethiopia*

Marietta N Mwesigwa, Housing Finance Bank
Head – Risk Management, Uganda

15:15 **The Interactive Wrap-up Session by the Chair**

15:30 Coffee Farewell and Closure



Speaker & Panelist Biographies

Dr Matunda Nyanchama, Ministry of ICT

Advisor, Kenya

Matunda Nyanchama, Ph.D. , CISSP has more than 19 years' experience in ICT in consulting, corporate and teaching. He is the Managing Consultant and Director at Agano Consulting (K) Ltd, and has worked in various capacities including Strategic Advisor to the Cabinet Secretary, Ministry of ICT in Kenya. Previously, he held senior positions in IBM Canada. Dr Nyanchama has designed and taught IT in a number of universities in Kenya and Canada. He is a regular instructor of Certified Information Systems Security Professional (CISSP), Business Continuity Management, Cyber crime and Enterprise Risk Management. He is also a speaker in the ICT, Information Security Management and Technology Risk Management events in addition to being a regular instructor on a number of courses such as Certified Information Systems Security Professional (CISSP). Dr Nyanchama holds Masters and Doctoral degrees in Computer Science and an Undergraduate Electrical Engineering degree. He has presented and written on many aspects of information security.

Wycliffe Momanyi, Kenya Commercial Bank

Chief Information Security Officer, Kenya

Wycliffe joined the banking industry 22 years ago as a management trainee and set up the Credit Card Information System which he subsequently lead, he has been in Systems development and set up the bank's first Information Security Policy and currently the Group Head of Information Risk. He holds a BSC, MSC (Information Systems) and MBA (Strategic Management) all from the University of Nairobi. Wycliffe is also a Certified Information Systems Auditor (CISA) as well as Certified Information Security Manager (CISM). Wycliffe is also a member of various professional bodies including ISACA and ACFE. He is an experienced IT Security personnel, Electronic Investigator and a key resource person for electronic frauds and IT Risk & Security management both in the banking industry (KIB, EABS where he has presented various papers in Uganda and Tanzania) and at the Judiciary Institute in Kenya. Wycliffe also has interests in Hockey where he is an Umpire, a coach. He is currently the treasurer of the KHUA (Kenya Hockey Umpires Association).

Melaku Kebede, United Bank S.C

VP Systems & E-Banking, Ethiopia

Mr. Melaku Kebede is currently Vice President, Systems & E-Banking of United Bank S.C. (one of the top private bank in Ethiopia). Formerly, he was also Vice President Technology for Zemen Bank S.C. in Ethiopia. Before his 12+ services in banking industry, he was Registrar, Senate Member and Lecturer at Unity University College. He has led and carried out more than 16 ICT projects during his previous consultancy periods. Some of the key projects that he has actively participated and led were: conducting a Study to establish a National Switch (EthSwitch) for Ethiopia, Developing a National Financial Cyber Security Framework Strategy for Ethiopia, CORE banking (both conventional and Islamic banking) implementations for various Banks, Lead projects in implementing Mobile, Internet, Card Payment (proprietary cards, Visa, MasterCard, CUP) and Agency Banking at various Banks, Consultancy service in order to carry out Assessment of MIS of Agriculture Bank of Sudan (ABS - Khartoum) Project etc. Mr Melaku has BSc in Physics, MSc in Information Science and many other Technology and Business related certificates. He has got various recognitions and awards from different Banks and College for his best performances and achievements. Recently, he is doing various presentations on different topics (predominately on digital banking) at Ethiopia (Addis Ababa), Kenya (Nairobi), Egypt (Cairo) etc.

Gezahegn Dugassa, Awash International Bank S.C, Director of Information Security, Ethiopia

Gezahegn Tadesse is a senior Electrical Engineer from Ethiopia with a progressive and professional experience of nineteen years in Information Technology and Telecom. His core expertise spans Enterprise Information systems Security, IT Project Managements and Delivery, Infrastructure Solutions mainly for the Banking and Telecom Sector. Gezahegn has been with CBE for five years (as a Network Engineer), Zemen Bank (as a Consultant for two years), as an ICT Project Manager with Bunna Bank for two years and currently with Awash Bank as a Director of Information Security. His Telecom domain engagement includes the current Ethio -Telecom, Huawei Technologies, AT&T, where he had led infrastructure projects mainly for the Security components of the Project. Gezahegn is equally passionate in the delivery of advanced Technical trainings in Information System Security; has also been teaching official MS Curriculum that leads to Certification and various college courses for the last 15 years (Information Systems, Security and Network Security) at HiLCoE, Micro Link, the Postgraduate school of Ethio-Telecom and ITSC. His certifications include CEH, CISSP, CISM, CCNA, and MCSE. He has spoken at numerous international conferences globally. Gezahegn is the current president of the Ethiopian Chapter of ISC2, a Global- Professional body of Information Systems Security and regularly writes on itnewsafrika.com, isc2 e-newsletter, Infosec Magazine.

Vincent Wakaba, Co-operative Bank of Kenya

Head of Mobile Banking, Kenya

Wakaba has spent close to 10 years in the banking industry working in developing and implementing various alternative banking channels from Cards to Internet and now Mobile banking. As the Head of Mobile Banking for Co-operative Bank of Kenya, he is tasked to drive the uptake and continued success of Mobile Banking as an alternative to branch based banking. His prior experiences involved innovating products around card business and dealing with High net worth and Diaspora customers to tailor make financial solutions for them revolving around various channels. He was also instrumental in the introduction of e-commerce as a viable option for merchant business in Kenya in addition to being among the pioneers of Bank driven mobile lending solutions. Wakaba holds a Bachelor's degree in Mechatronic Engineering from Jomo Kenyatta University of Agriculture and Technology in Kenya and is currently finalizing on an MBA majoring in Finance from the same institution.

Denis Echeru, Centenary Bank

Chief Risk Officer, Uganda

Denis Echeru is a professional Risk Manager with a wealth of experience of 15 years in the banking industry. His key area of expertise is in Risk Management, Compliance, Strategic Planning, Business Continuity Management, Auditing, Finance and Credit. Denis holds a Master of Finance Management from Amity University in India, MBA from Edinburgh Business School, Heriot University and B. Com (Accounting) Degree from Makerere University, Kampala. In addition to the above he is a holder of International Certificate in Banking Risk and Regulation (ICBRR) under the Global Association of Risk Professionals (GARP) - New York, Certified Credit Analyst - Standard Chartered Bank Group in conjunction with Omega - UK and Association of Chartered Certified Accountants (ACCA) - UK. Currently he is Chief Risk Officer (CRO) for Centenary Bank, Uganda. Previously, he held the various position such as Credit Manager, Head of Compliance, Senior Relationship Manager, Credit Analyst, Branch Manager, Internal Auditor and Operational Risk Manager with Standard Chartered Bank.

Speaker & Panelist Biographies

David Ndome, National Bank

Regional Branch Business Manager, Kenya

David Ndome has eleven years' Banking experience in the Leadership, Development and Management of Retail and Alternative Banking Channels. He started his Banking career in KCB where he held various roles such as Area Sales Manager, Regional Sales Manager and Head of Agent Banking. During his tenure as Area Sales Manager and Regional Sales Manager, David was able to expand business taking the Bank to a Leadership position in Nairobi and Central Regions of Kenya. As Head of Agent Banking, he was able to grow the business which culminated in winning the inaugural award for the Best Bank in Agent Banking in 2014. David is also the immediate former Head of Digital and Proximity Banking Unit at National Bank of Kenya overseeing Agent Banking, Mobile Banking, Internet Banking, Money Transfer Services, Automated Teller Machines as well as Electronic Payments. During his tenure, the Bank has won awards for Agent and Mobile Banking. David is also a recipient of the Retail Leadership Award presented by the Asia Africa GCC Retail Congress in Mumbai India on 13th February 2017. Currently, he is a Regional Branch Business Manager overseeing Regional Business of the Bank for the Central Region of Kenya. David holds a B.Com (Marketing) Degree from Kenyatta University and an MBA from the University of Nairobi. This is in addition to several courses done in Banking, Finance, Marketing and Accounting. David is an accomplished International Speaker in the areas of Retail Banking, Digital Banking as well as Financial Inclusion.

George Njuguna, Housing Finance Bank

Chief Information Officer, Kenya

George Njuguna is the Chief Information Officer at Housing Finance. In addition to overseeing Technology and Operations, he is responsible for Digital Transformation and Channel Development. Prior to joining HFC, he worked at Commercial Bank of Africa as the Head of Information Technology. George has 16 years experience in IT, and 11 years experience in Financial Services, specifically in technology, product development, project management, digital channels, data security and system integration. He has held various technical and senior management roles locally, regionally and internationally. George holds a Bachelor's of Science Degree and MBA from Geneva College in Pittsburgh Pennsylvania.

Leon Kiptum, Family Bank

Head of Alternate Channels, Kenya

Leon is the Head of Alternate Channels in Family Bank Kenya, leading digital transformation in mobile and online banking as well as roll-out of innovative payment solutions through the bank's agent network, card business and acquiring channels. He is Chair of the Bank's Innovations Committee with a specific mandate to churn out solutions that create ease of payment transactions for businesses, corporate entities and institutions as well as p2p solutions for individuals. His experience in retail banking and SMEs spans over 10 years across several banks in the industry. His passion lies in the influence of enterprise owners and business developers to approach business professionally and strategically with sound action plans that lead to bottom-line growth, whilst building lasting business relationships and providing leadership in their spaces. Moreover, the Future Bank, built on digital platforms and financial technology is a key area of his interest and learning as he has build his career towards becoming a shaper of customer experiences on the internet of value for financial institutions

Aijaz Ahmad Shalla, i&M Bank

Asst. General Manager ICT, Kenya

Aijaz Shalla has bachelor's degree in Electronics & Communications and MBA in Banking & Finance (Gold Medalist) with an experience of more than 20 years in IT spanning Steel, Banking and Power Sectors. He served J&K Bank Ltd in different roles starting from implementation of Partial & Total Branch Automation in 90's to state-of-the-art technologies covering Core Banking, Integrated Treasury Management, Card Systems, e-Channels, Data warehouse, ERP etc. He served Wipro Infotech Ltd as Governance Head for multi-million dollar program of Power Utility transformation comprising setting up state-of-the-art Data Center and DR sites and implementation of Customer Care & Billing, Meter Data Management, Work & Asset Management with GIS based Asset Mapping, Consumer Indexing and Energy Accounting. He is currently heading IT and Systems in I&M Bank Ltd

Mwanahamisi J Hussein, KCB Bank

Head of Alternate Channels, Tanzania

Mwanahamisi have 14 years' experience in banking industry in Tanzania, having worked for Akiba Commercial Bank, FBME, Barclays Bank and currently with KCB Bank Tanzania. She has expertise in delivering banking services via digital platforms, having managed different projects on E-Commerce Acquiring, Dynamic Currency conversation and the introduction of China Union Pay. Also, she has leadership experience in various roles such as Account Manager, Card Services Manager, Senior Account Manager and Head of Alternative Channels. As a senior Account Manager she facilitated the migration of Acquiring business from Barclays Kenya to Barclays Tanzania which resulted the growth of Acquiring business in Tanzania especially on cities like Dar-es-salaam, Arusha and Zanzibar island hence the winning of a VISA agile acquiring award in 2016. Currently she is Head of Alternative Channels at KCB Bank Tanzania overseeing Automated Teller Machines, Card issuing and Card Acquiring, Internet Banking, Mobile banking and Money transfer services. Apart from all the experiences she is the holder of bachelor degree in Sociology from the University of Dar-es-Salaam and currently pursuing an MBA at the Open University of Tanzania.

George Bodo, Ecobank Capital

Head of Financial Desk, Kenya

George is a banking sector analyst and is currently the head of financial desk at Ecobank Capital, having joined Ecobank in 2012. Based in Nairobi, George heads a team of analysts which focuses on Middle Africa's banking sector, analysing the policy environment, asset growth trends and drivers, balance sheet funding and liquidity environment, risk pricing dynamics, asset performance levels, profitability and growth rates.

Speaker & Panelist Biographies

John Njoroge, i&M Bank

Head of Business, Development – Card Centre, Kenya

John joined Dinners Club Africa Limited in 1989 as an Accountant Intern. During university vacations, he continued working at Diners Club in various departments including Remedial, Credit Control and Customer Service. In 1994, immediately after his graduation from Egerton University where he studied for a Bachelor of Arts in Economics, John was appointed by Senator Cards in the capacity of Assistant Credit Controller. He was later promoted to the position of Coast Region Manager handling card issuance and merchant acquiring. In 1996, he joined Commercial Bank of Africa as Card Operations Manager where he was instrumental in implementing the VISA Card programme at CBA. He was later appointed to Head Card Services at CBA. In 2004, he was approached by Imperial Bank to launch a VISA Card programme for the bank. After becoming a household name in effectively implementing card programmes, John left Imperial Bank in 2006 to implement a MasterCard project at CFC Bank. The bank rolled out the first CHIP & PIN Card in the region and partnered with Kenya Airways to roll-out a co-branded MasterCard card dubbed “The Msafiri Card”. He had a short stint at Ecobank as a Regional Head of Transaction Bank in charge of East & Southern Africa where he spear headed the roll out of VISA Cards, ATMs, Western Union and Cross Border Transfers within the East African affiliates. John joined I&M Bank in February 2010 as Head of Business Development, Card Centre. He was instrumental in the launch of two main products, namely, I&M MasterCard Prepaid Multi-currency Card and the I&M/ Safaricom VISA M-Pesa Safari Prepay Card.

Michael Mbuthia, Kenya Bankers Association

Chief Information Officer, Kenya

Currently Chief Information Officer (CIO) for Kenya Bankers Association. With an extensive track record of transforming organizations through technology, Mr. Mbuthia sets and oversees IPSL technology and operations agenda. He drives the implementation of technology platforms to deliver products and services to the Banking fraternity. He also develops and executes IPSL strategy by leveraging new and existing technologies to enable enhanced customer experiences. With close to 14 years executive level experience Mr. Mbuthia has held progressive senior positions in the public and private sector. Previously he served as Head of IT Risk and Controls for a local bank, Head of ICT for a multinational organization as well as extensive operations experience gained from an international airline. He has MBA - Master's in Business Administration (Strategic Management) from United States International University and MSC - Master of Science Information Technology from University of Nairobi. Michael is part-time lecture at a local university and a prolific speaker and leader in Technology forums locally and across Africa. He is passionate about youth coaching and mentor-ship.

Paul K Mutai, National Bank

Ag. Director Operations, Kenya

Paul K. Mutai joined the Bank in January 2014. He has over 16 years' management experience in Kenya covering finance and operations. Prior to his current appointment, Paul worked with Postbank as a Senior Projects Accountant, Senior Investment officer and accounts officer. He had joined Postbank in 2001 as Management trainee having had a three year stint in High School teaching. Paul is a thought leader in Business Process automation and has attended several local and international seminars on this subject. As a result of his leadership in deployment of BPM, National Bank of Kenya won 2015 Global Award for excellence in business process automation by Boston-Based Workflow Flow management Coalition. He holds a Bachelor of Science in Management (Finance) from Tulane University, New Orleans USA, with an ACI certification (Operations Certificate) from The Financial Markets Association, Lean Six Sigma certification (Yellow Belt) from the Institute of Lean Six Sigma Professionals (UK). Paul is also full member of the Kenya Institute of Management (MKIM).

Marietta N Mwesigwa, Housing Finance Bank

Head – Risk Management, Uganda

Marietta N Mwesigwa is Certified Risk and Compliance Management Professional (USA) as well as a Certified Continuity Manager from the National Institute of Business Continuity Management in USA. She is also a member of International Association of Risk and Compliance Professionals (USA), Uganda Institute of Banking and Financial Services and hold a Bachelor's Degree in Commerce from Makerere University Kampala. She is currently heading the Risk Management department in Housing Finance Bank Uganda, with over ten years of risk management and banking experience. She was recognised as one of the top 40 female Ugandan executives under age of 40 who are influencing in their field of expertise in 2015.

Michael Michie, M Oriental Bank Ltd

Head of IT, Kenya

Michael Michie is currently in M Oriental Bank limited as the Head of IT started his career in the IT industry in early 2014 after completing his BSc. IT Michael is currently working on completing his CISSP. He has quickly risen through the ranks in the organization starting as an intern. Michael is well knowledgeable in various fields of the industry dedicating time and effort to his passion. He has successfully led the organization in its data centre migration project, disaster recovery redesign, information security controls, virtualization and implementing new IT policies and procedures. A firm believer in the power of people to innovate through technology, he is passionate about the changes that could be realized in the banking industry and also on a larger economical scale. Michael Michie currently in M Oriental Bank limited as the Head of IT started his career in the IT industry in early 2014 after completing his BSc. IT Michael is currently working on completing his CISSP. He has quickly risen through the ranks in the organization starting as an intern. Michael is well knowledgeable in various fields of the industry dedicating time and effort to his passion. He has successfully led the organization in its data center migration project, disaster recovery redesign, information security controls, virtualization and implementing new IT policies and procedures. A firm believer in the power of people to innovate through technology, he is passionate about the changes that could be realized in the banking industry and also on a larger economical scale.

Speaker & Panelist Biographies

Salil Ravindran, Oracle, Head – Digital Banking
Centre of Excellence, United Arab Emirates

Salil leads the digital banking centre of excellence at Oracle's financial services business unit. In this position he is responsible for new digital initiatives and consultative engagements with banks worldwide focusing on digital transformation. He has over 19 years of experience working with banks in different geographies, advising them on digital and core banking transformation and business solutions. He holds a Masters in Business Administration and a Bachelors in Mathematics.

Chima Nwoko, South Atlantic Solutions
CEO/ Managing Director, South Africa

Mr Nwoko is the Chief Executive Officer of South Atlantic Solutions. He is a man who has spent all his adult life focused on the provision of exceptional Solutions to the banking industry. Mr Nwoko has functioned in all aspects of the banking software cycle. He has operated from the eye's view of banks (having been a banking employee himself) for many years, he has operated from the solutions provider's view (having been an employee of Temenos Southern Africa) for many years, He has operated from the disruptors view (having been a successful international consultant) for several years and he has operated from the "free to re-invent" view having run South Atlantic Solutions since 2003.

Rosemary Koech-Kimwatu, WayaWaya
Head of Legal & Regulatory Affairs, Kenya

Rosemary is a legal professional whose practice focuses on the legal and regulatory affairs in the Tech space. In this dynamic field there is constant need to try and make sense of how the various innovative tech companies can have a healthy relationship with various policy stakeholders and the existing legal frameworks. Rosemary has given advice on corporate governance, corporate structure, policy development, Anti-Money Laundering and risk management, Intellectual Property, engagement with regulators as well as research relating to the deployment of FinTech services in various markets. She is a member of the National block-chain technology policy working group. Rosemary is co- organizer of NBO Legal Hackers which is the Kenyan chapter of Legal Hackers- a global movement of lawyers, policy makers, technologists, and academics who explore and develop creative solutions to some of the most pressing issues at the intersection of law and technology. Rosemary also serves as Head of Legal and Regulatory Affairs for Wayawaya a FinTech company in the remittance and payments space. In regards to the Cryptocurrency, she has researched on the legal and regulatory approaches by regulators in regards to the technology and more specifically the guarded approach that has been adopted by the financial services. There have been advisory warnings by Central Bankers in Kenya and Uganda however in other jurisdictions like in the USA FinCEN has adopted a more welcoming approach. There is need for East African regulators to objectively analyse the possible use cases of Cryptocurrency, on a positive note it has created a safety net for collapsing economies as is the case in Venezuela.

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