



6th Annual FinTech Summit Africa

Designing Africa’s Intelligent Finance Future: Agentic AI, CX, and Next-Gen Technologies Shaping the Digital Economy

The 6th Annual FinTech Summit Africa explores how intelligent systems, customer-centric innovation, and emerging technologies are redefining financial services across the continent. The theme highlights the rise of agentic AI, advanced data-driven customer experiences, real-time payments, tokenization, embedded finance, open banking, and digital identity: showcasing how these next-generation capabilities are creating smarter, more inclusive, and more resilient financial ecosystems for Africa’s digital future.

Venue: NH Hotel Sandton, South Africa

24 June 2026	08:00 -17:00 SAST
08:00	Registration
09:00	Opening Remarks by Conference Director
09:10	<p>Designing Africa’s Intelligent Finance Future</p> <p>This opening keynote sets the vision for FinTech Summit Africa 2026, exploring how intelligent systems, customer-centric innovation, and next-generation financial technologies are reshaping Africa’s financial landscape. It highlights the convergence of agentic AI, data, digital money, and platform ecosystems, framing the key opportunities and challenges driving smarter, more inclusive, and more resilient financial services across the continent.</p>
09:35	<p>The invisible handshake: When AI meets human trust</p> <p>Over automation and tech frustrates customers who need empathy. Banks are racing to automate service but what happens when tech can’t read emotions, sentiments in a customer’s voice? The most powerful CX weapon is not just speed or AI, it’s knowing exactly when to switch from silicon to soul.</p>



09:55	Lead Sponsor Presentation
10:25	COFFEE & NETWORKING BREAK
10:55	<p>Personalization at Scale</p> <p>This session explores how financial institutions and fintechs can deliver truly personalized customer experiences at scale by combining data, AI, and intelligent automation. It will highlight how advanced analytics, real-time decisioning, and adaptive digital platforms enable banks to move beyond one-size-fits-all services toward hyper-relevant, context-aware financial journeys. Attendees will gain practical insight into how personalization drives customer loyalty, revenue growth, and competitive advantage in Africa's rapidly evolving digital finance ecosystem.</p>
11:25	Diamond Sponsor Presentation
11:45	<p>Unlocking the Power of Agentic AI in Financial Services</p> <p>This session explores how Agentic AI is reshaping financial services across Africa by enabling autonomous decision-making, intelligent customer engagement, and real-time operational efficiency. Attendees will gain practical insight into emerging use cases, the infrastructure required to deploy agentic systems responsibly, and the competitive advantages early adopters are already realising in Africa's fast-evolving digital finance landscape.</p>
12:10	<p>Panel Discussion: Intelligent Engagement Powered by AI</p> <p>This panel will explore how leading African banks are leveraging artificial intelligence to elevate customer engagement, streamline service delivery, and gain deeper customer insights. The conversation will highlight real-world AI initiatives, share outcomes and lessons learned, and examine where AI fits within broader transformation strategies. Attendees will gain actionable perspectives on scalability, innovation, and trust-building in African financial services</p>



13:00	NETWORKING
13:20	LUNCH BREAK
14:00	<p>The Intelligence Layer of Modern Banking</p> <p>A fast-paced look at how a modern intelligence layer, powered by data, AI, and real-time analytics is becoming essential to delivering personalised, secure, and next-generation financial services</p>
14:20	<p>Enhancing Customer Experience through Tokenization</p> <p>Tokenization enables a secure, seamless checkout experience by safely storing customer data and preferences, allowing for one-click payments and tailored interactions. BIN (bank identifier number) validation enhances this by enabling real-time card eligibility checks, powering personalised campaigns, targeted offers, and cashback programs. Together, they create an easier, faster, safer, and highly customised payment journey.</p>
14:40	<p>The Digital Money Roadmap for Africa: From Cash to Tokenized Value</p> <p>This keynote explores how Africa's financial systems are evolving toward digital, programmable, and tokenized forms of money. It will highlight the roles of stablecoins, CBDCs, and blockchain-based settlement in enabling faster, more efficient payments, supporting cross-border trade, and expanding financial inclusion while ensuring trust, security, and regulatory alignment.</p>
15:00	COFFEE BREAK & NETWORKING
15:30	<p>Panel Discussion: Stablecoins & CBDCs – The Future of Digital Money in Africa</p> <p>This panel will explore how stablecoins and central bank digital currencies (CBDCs) are reshaping payments, settlements, and cross-border transactions across Africa. As digital currencies move from experimentation to real-world deployment, financial institutions, fintechs, and regulators</p>



	must navigate new opportunities around speed, cost efficiency, financial inclusion, and monetary stability. The discussion will examine how these next-generation digital currencies can coexist with traditional banking systems, improve liquidity, and support intra-Africa trade while addressing regulatory, compliance, and risk considerations.
16:30	Networking
17:00	END OF DAY 1

DAY TWO

25 June 2026	08:00 -17:00 SAST
08:00	Registration
08:50	Opening Remarks
09:00	<p>The Infrastructure Behind Intelligent Finance</p> <p>This keynote explores the digital infrastructure powering Africa’s next generation of financial services. It will examine how cloud platforms, APIs, real-time data, and intelligent automation are enabling banks and fintechs to deliver scalable, always-on financial services. Attendees will gain insight into how modern financial infrastructure supports speed, resilience, and innovation across payments, lending, and customer engagement.</p>



09:30	<p>Real-Time Payments & Cross-Border Settlement in Africa</p> <p>This session examines how real-time payment rails and modern settlement systems are transforming how money moves across Africa. It will explore how faster, interoperable payment networks reduce costs, improve liquidity, and support intra-Africa trade, while enabling financial institutions to compete in a digital-first economy.</p>
10:00	<p>COFFEE & NETWORKING BREAK</p>
10:30	<p>Panel Discussion: Open Banking & Embedded Finance: The Future of Payments & Platforms</p> <p>This panel explores how open banking and embedded finance are transforming financial services into interconnected digital platforms. As APIs, real-time payments, and data-sharing frameworks enable financial services to be embedded into everyday digital experiences, banks and fintechs must rethink how they build, distribute, and monetise financial products. This session examines how these technologies are powering Africa's next generation of payments, digital commerce, and financial inclusion</p>
11:15	<p>The Digital Identity Economy</p> <p>This keynote explores how secure, interoperable digital identity is becoming the foundation of Africa's digital financial ecosystem. It will highlight how identity platforms enable trusted onboarding, fraud prevention, regulatory compliance, and seamless customer experiences across banking, fintech, and digital commerce.</p>
11:40	<p>RegTech and the Future of Compliance</p> <p>This session looks at how technology-driven compliance is transforming how financial institutions manage regulation, risk, and reporting. It will explore how AI, automation, and real-time</p>



	monitoring are enabling organisations to stay compliant while accelerating innovation and reducing operational complexity.
12:00	<p>Panel Discussion: Securing Intelligent Finance: AI Threats, Digital Identity & the New Trust Layer</p> <p>As financial systems become more intelligent, digital, and interconnected, trust and security become critical to their success. This panel explores how financial institutions can protect themselves against AI-driven fraud, cyber threats, identity abuse, and future quantum risks while maintaining compliance and customer trust in Africa's rapidly evolving digital finance ecosystem.</p>
13:00	LUNCH & NETWORKING
14:15	<p>Quantum-Safe Security for Financial Systems</p> <p>This keynote examines how the next wave of computing will impact cybersecurity and what financial institutions must do to prepare. It will explore quantum-safe cryptography, future-proof encryption, and how banks and fintechs can protect customer data, digital assets, and payment systems against emerging threats.</p>
14:40	<p>Building Africa's Trusted Digital Finance Future</p> <p>This closing keynote brings together the themes of payments, platforms, and security to outline a vision for Africa's trusted digital financial ecosystem. It will explore how intelligent systems, strong governance, and modern infrastructure can support sustainable growth, financial inclusion, and global competitiveness.</p>
15:00	COFFEE & NETWORKING BREAK
15:30	<p>Startup World Cup Johannesburg Pitch Competition - Africa's Next Big Disruptor</p> <p>10 startups will pitch in front of a jury composed of leading investors and serial entrepreneurs.</p> <p>The Winner of this regional competition will represent Johannesburg in the next stages of the competition in San Francisco and to be in for a chance to win a US\$ 1 million prize in investment.</p>



17:00	Cocktail & Networking
18:00	END OF DAY 2