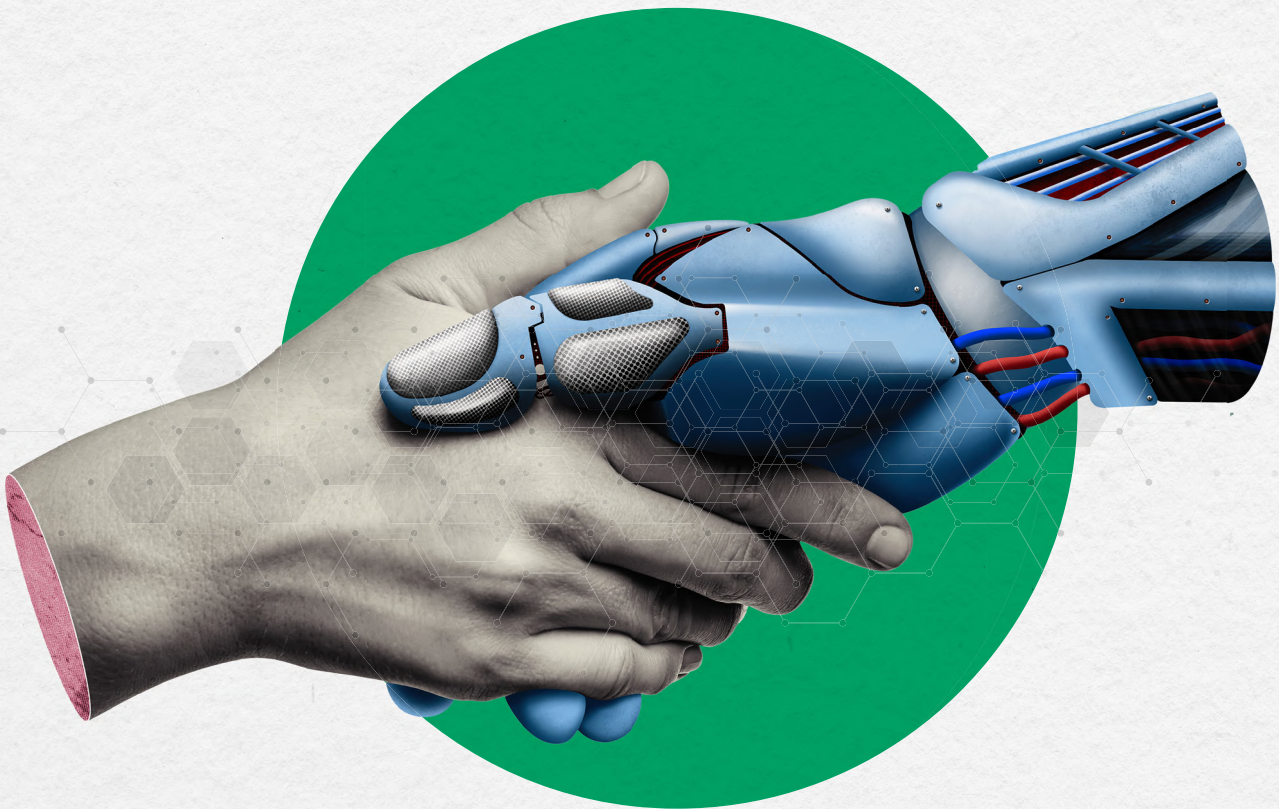




Trends & Innovations in the Fintech Space, Changing the Face of Banking & Financial Services



Conference Booklet

KAMPALA SERENA HOTEL | VICTORIA HALL
14th - 15th AUG 2023 | 8AM - 5PM



THE 6TH EDITION OF THE ANNUAL BANKERS CONFERENCE

Welcome by the UBA Chairperson



The Annual Bankers Conference is a key annual industry event that brings together regulators, practitioners and various industry experts from international, regional, national spheres involved in facilitating and delivering financial/banking services. The stakeholders, discuss issues, trends, drivers and the dynamics that are increasingly shaping sustainability strategies in banking, finance and the overall economic development.

On behalf of the Uganda Bankers' Association, I welcome you all and thank you for choosing to make time to attend the 6th edition of the Annual Bankers Conference today 14th August 2023.

All across the world as you may appreciate, socio-economic transformation is happening at a pace never seen before, thanks to the advance of technology and the

banking and financial sector is one of many areas where significant changes have happened and continue to do so.

Financial Technology (Fintech) has opened unprecedented space and continues to grow, expand and drive change in the sector and these dynamics present a great opportunity for partnership and collaboration to offer customers a lot more and scale boundaries to limitless proportions.

This year's conference will particularly take stock of the tremendous contribution that fintechs and other players in the financial eco-system including mobile network operators are making towards the growth and transformation of banking and financial services through innovations. The conference will speak to trends in the fintech space, impact, the regulatory environment, opportunities within the entire spectrum of digital financial services as well as the risks both present and emerging.

During the next two days, the conference will focus on how best players in the payments and wider financial ecosystem can competitively and

sustainably leverage technology to offer solutions, enhance customer experience, drive penetration, mitigate risk and foster economic development including the critical role expected from Government in providing the enabling environment.

We expect key takeaways from this conference to provide pathways that inform current and future industry directions especially the much-needed collaborations required for impact and sustainability.

We look forward to insights from our various speakers, panelists and conference participants to make this a rich and resourceful meeting of minds that will provide us with a critical road-map required to continue unlocking the potential in the fintech space and wider financial sector.

I thank our partners, resource persons, participants and all the various teams that have been working hard to put this conference together and call upon you all to give your best to this meeting.

Sarah Arapta,
Chairperson.

Background

Uganda's financial services sector has become increasingly dynamic and has had drastic technology-led changes that have revolutionized the financial sector landscape with regard to the way people save, borrow, make payments and transfer money.

There is increased use of technology as a business enabler in almost all bank operations and processes, that have contributed to enhanced customer experience and wider reach via numerous channels.

The rising internet penetration and growing smart phone adoption, coupled with the demographic characteristics of a young and tech savvy population, has increased the demand for higher levels of service by today's customer, who is eager for higher efficiency and cost and time saving models with 24/7 availability. This has significantly increased the innovations/variety of products and business models, to deliver value to the ever changing and demanding segments of customers. In addition, there has also been a significant increase in number of entrants in the financial ecosystem and emergence of digital finance.

However, despite the several benefits,

the innovations and entrants have come with associated risks especially cyber risks, which financial institutions are alive to and are constantly developing strategies to mitigate.

Financial Technology (Fintech) continues to expand, grow and evolve not only in the developed economies but also in the emerging and developing economies through fintech hubs. Investments in payment-focused fintechs are expected to increase, given COVID-19's impact on the consumer's patterns and habits.

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Financial Technology (Fintech) continues to expand, grow and evolve not only in the developed economies but also in the emerging and developing economies through fintech hubs.

There has been a rise in the concept of decentralized finance, specifically cryptocurrency across the globe, which aims to provide an alternative to traditional finance frameworks through blockchain technology. Stakeholders anticipate that this may open up countless opportunities in the cross-border payment space especially as economies

around the globe initiate and explore Central Bank Digital Currency (CBDCs).

Further, activity in the mergers and acquisitions space is expected to grow exponentially, driven by well-established fintechs seeking to grow, expand their digital foothold globally or extend their digital value chain reach. These dynamics present a great opportunity for partnership and collaboration to drive financial inclusion and ultimately economic development.

In Uganda, the National Payment Systems Act, 2020 was passed into law, to among others regulate payment systems, provide for safety and efficiency of payment systems, and to provide for the functions of the Central Bank in relation to payment systems.

To date, Bank of Uganda has issued licenses to 25 fintech institutions as payment system providers and payment system operators. This has supported the increased adoption of digital payments with new use cases introduced in sectors such as health care, transport, savings and investments.

According to the Bank of Uganda Annual Report (2021-22), there has been continued growth in non-cash transactions over the various digital payment channels that include; EFTs, RTGS and

Mobile Money. The growth was one of the positives arising from the COVID-19 pandemic. Owing to the movement restrictions that were implemented to address the spread of the pandemic, financial service providers and consumers directed most of the traffic to the digital platforms.

During the year ended June 30, 2022, mobile money transaction values significantly increased by 37.6 percent from UGX 113.38 trillion in June 2021 to UGX 156 trillion. On the other hand, the transaction volumes increased by 22.1 percent from 3.9 billion transactions to 4.8 billion transactions over the same period. (Bank of Uganda, 2022)

Justification for the theme

Digital technology and digital disruption are key levers for cost management and business transformation throughout the banking industry. Digital risks including digital disruption and cybersecurity rank among the top external risks for banks in all regions around the world. This disruption has brought another dimension to the existing banking environment by utilizing developments such as Application Programme Interfaces (APIs), data intelligence, mobile, internet, Artificial Intelligence (AI), blockchain, telecommunications,

machine learning, big data, and Internet of Things (IOT).

In the light of the above, competition in terms of product differentiation, customer experience and pricing become critical for all players in the financial services industry. Financial Institutions also continue to explore solutions in the cloud, machine learning, robotic process automation, and distributed ledger technology to not only contribute to significant cost savings, but also help with processing capacity, increased speed, storage and scalability, all with respect to consumer protection, data protection and data privacy.

As financial services become more and more digitalized, the potential for cyber risk is on the rise, given the greater interconnectedness in the finance ecosystem and use of third-party providers with new technologies. As a result, regulators globally are increasingly formalizing existing guidance into specific regulation and enforcement actions to ensure data protection and privacy.

This year's conference under the theme "Trends and innovations in the fintech space changing the face of banking and financial services" aims to facilitate a focused discussion among key players and stakeholders

around trends and innovations driving change and transforming the banking and financial services industry globally and more specifically in Uganda's economy. The conference will specifically focus on;

- a. Taking stock of the trends in the banking and financial sector resulting from technological innovations and how best, players in the payments and wider financial ecosystem can competitively and sustainably leverage technology to enhance customer experience, drive penetration and economic development.
- b. The opportunity in cyber threats and insecurity, the key learnings from the current trends and what central banks should do to support member institutions.
- c. Effective Central Bank Supervision in the Digital Era.
- d. The critical roles that need to be played by key stakeholders including the Government, regulators, legislators, non-government actors, fintechs and other private sector actors in the technology advancement process.

UBA Executive Committee 2022-2023



Ms. Sarah Arapta
Chairperson
CEO, Citibank



Mr. Julius Kakeeto
Vice Chair
CEO, Post Bank Uganda



Mr. Shashi Dhar
Hon. Auditor
CEO Bank of Baroda



Mr. Shem Kakembo
Hon. Treasurer
CEO, EFC Uganda Ltd



Mr. James Onyutta
Committee Member
CEO, FINCA Uganda
Ltd



Ms. Chioma Mang
Committee Member
CEO, United Bank for
Africa Uganda Ltd



**Mr. Wilbrod
Humphreys Owor**
Executive Director
Uganda Bankers'
Association

UBA Secretariat Team



**Mr. Wilbrod
Humphreys Owor**
Executive Director



**Ms. Eva
Ssewagudde Jagwe**
Director Strategy &
Innovation



**Ms. Patricia Amito
Lutwama**
Head
Communications &
Corporate Affairs



Mr. Solomon Ichumar
Administration Manager



Mr. Joel Naluwairo
Legal Officer



Ms. Jackie Karatunga
Research Officer

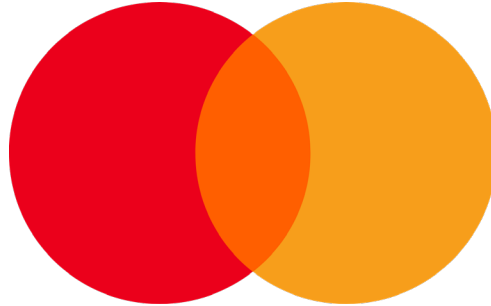


Mr. Ronald Mugisha
Project Manager Cyber
Security Operations
Center (CSOC)



Ms. Charity Kesiime
Coordinator ACI, Financial
Markets Association of
Uganda

SPONSORS



The Programme

DAY 1 AUGUST 14th 2023

7.30am	Registration and Reception	
7.30 am	Breakfast	
	OPENING SESSION AND KEYNOTE ADDRESS (VICTORIA HALL)	
8.30 am	Master of Ceremonies	Mr. Micheal Niyitegeka
8.35 am	Welcome Remarks from Uganda Bankers' Association	Ms. Sarah Arapta, UBA Chairperson
8.45 am	Remarks by Bank of Uganda	Dr. Michael Atingi-Ego, Deputy Governor Bank of Uganda
8.55 am	Remarks by Ministry of ICT and National Guidance	Dr. Aminah Zawedde, Permanent Secretary of the Ministry of ICT and National Guidance
	Interlude (video from Title Sponsor)	
9.10 am	Remarks from Title Sponsor and Keynote Address	
	Topic: The trends & innovations in the fintech space, changing the face of banking and financial services	
	By Mr. Shehryar Ali, Country Manager for East Africa, Mastercard	
10.00am	Coffee Break	Exhibition, Networking and Refreshments
10.30am	PANEL SESSION 1:	
	Moderated by Mr. Peter Kawumi, Country General Manager, Interswitch	
	Topic: The trends & innovations in the fintech space, changing the face of banking and financial services	
	PANELISTS	
	1.Mr. Herbert Olowo, Head Operations and Information Technology Absa Bank Uganda	
	2.Ms. Josephine Olok- Financial Technologies Services Providers Association (FITSPA)	
	3. Mr. Richard Yego-Chief Executive Officer, MTN Mobile Money Uganda Ltd	
	4. Mr. Noah Baalessanvu- Founder and Head of Technology, Savannah Group	
	Sponsor Video Interlude	

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The Programme

12.00pm	PANEL SESSION 2:	
	Moderated by Mr. Maurice Mugisha, Deputy Managing Director , Uganda Broadcasting Corporation	
	Topic: Digitization and regulatory challenges	
	PANELISTS	
	1. Mr. Collin Babirukamu, Director e-Government Services, National Information Technology Authority (NITA)	
	2. Ms. Rosemary Kitembo, Executive Director, National Identification & Registration Authority (NIRA)	
	3. Dr. Twinemanzi Tumubweinee, Executive Director Supervision, Bank of Uganda	
	4. Ms. Julianne Mweheire, Director Industry Affairs and Content Development, Uganda Communications Commission (UCC)	
1.00pm	Lunch break	Exhibition, Networking and Refreshments
2.00pm	PANEL SESSION 3:	
	Moderated by Mr. Peter Kawumi, Country General Manager, Interswitch	
	Topic: Digital services and other fintech offerings, Trends, Challenges and Opportunities.	
	PANELISTS	
	1. Mr. Gerald Otim, Chief Executive Officer, Ensibuuko	
	2. Mr. Paul Kirungi, Chief Executive Officer, Zofi Cash	
	3. Mr. James Byaruhanga, General Manager, RAXIO Data Center, Uganda	
	4. Mr. Joel Muhumuza, Chief Executive Officer, Flyhub Uganda Ltd	
	5. Victor Ndlovu, Director, Business Development Lead, East Africa, Mas- tercard	
3.00pm	Coffee Breaks/ Sponsor Video Interlude	

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3.15pm	PANEL SESSION 4: Moderated by Maurice Mugisha, Deputy Managing Director , Uganda Broadcasting Corporation Topic: Cybersecurity: The role of eco-system participants in managing fraud and cybersecurity risks. PANELISTS 1. Ms. Diana Majimbo, Manager, Cyber and Intelligence, East Africa, Mastercard 2. Mr. Ronald Azairwe, Managing Director, Pegasus Technologies (U) Ltd 3. Mr. John Patrick Okiring- Chief Executive Officer, Ifortify Uganda 4. Mr. Frank Molla, Managing Director, Head of Sub –Saharan, Africa, BPC	
3.30PM	WRAP-UP SESSION (VICTORIA HALL)	
	Summary from Panel Session	MC & Session Moderators
4.40PM	Remarks by BOU NPS and Presentation of Awards	Mr. Mackay Aomu, Director National Payments Systems Department, Bank of Uganda.
5.30PM	Group Photo and Departure	MC
DAY 2 - August 15th 2023 Cyber Security Training		
7.30am	Registration and Breakfast	
Training Session on Cyber Security		
8.00am	Welcome remarks & recap of Day 1	MC
8.15 am	Opening remarks by UBA	Mr. Wilbrod Humphreys Owor, Executive Director, Uganda Bankers' Association
8.25am	Remarks by Mastercard	Mr. Shehryar Ali, Country Manager for East Africa, Mastercard
8.45am	Training Session	Ms. Diana Majimbo, Manager for Cyber and Intelligence, East Africa at Mastercard
9.45am	Q&A Session	MC
10.00am	Wrap up and Next Steps	MC

Profile of the Speakers



Dr. Michael Atingi-Ego
Deputy Governor, Bank of
Uganda

H.E. President Yoweri Kaguta Museveni appointed Michael

Atingi-Ego as Deputy Governor, Bank of Uganda, for a 5-year term, on 23 April 2020.

Before his appointment as Deputy Governor, he served as the Executive Director of the Macroeconomic and Financial Management Institute of Eastern and Southern Africa (MEFMI) from September 2018 and the Deputy Director, African Department, International Monetary

Fund, from June 2008. He started his career at the BOU in August 1984, advancing to Executive Director Research. He researched and published on macroeconomic and financial policies and statistics.

He holds a PhD from Liverpool University (1996), an MSc. Economics from the University of Wales (1991), and a BSc. Economics from Makerere University.



Ms. Sarah Arapta
UBA Chairperson Uganda
Bankers' Association

Sarah Arapta is the Chief Executive for Citibank Uganda, a position she was

appointed to in January 2016. Sarah has an extensive and illustrious career in Corporate and Investment Banking of over 20 years, 12 of which have been spent in Citibank; She has held a number of senior positions in Barclay's Bank of Uganda (Now Absa bank Uganda Ltd) as Director, CIB and prior to that as Head Corporate Banking and Head Investment Banking in Stanbic Bank Uganda. Sarah is the first woman and indeed first Ugandan to be appointed Chief Executive and Managing

Director of Citibank in Uganda. Sarah holds an MBA from Herriot-Watt University Edinburgh Business School Scotland and a B.A Economics from Makerere University Kampala.

Sarah is the current Chairperson of the Uganda Bankers' Association (UBA), She is an advocate of Women empowerment and is passionate about delivering with impact. Sarah is an ardent jogger and swimmer.

"Sarah has an extensive and illustrious career in Corporate and Investment Banking of over 20 years, 12 of which have been spent in Citibank; She has held a number of senior positions in Barclay's Bank of Uganda as Director, CIB"



Maurice Mugisha is a Media Personality, Moderator, Strategic Communicator, Speaker and Media Consultant with over 20 years' experience in the media industry in East Africa.

Mr. Maurice Mugisha
 Media Personality, Moderator

Maurice Mugisha is currently the Deputy Managing Director at the National Broadcaster - Uganda Broadcasting Corporation.



Mr. Joel Muhumuza
 Chief Executive and Director of Flyhub Uganda limited

Joel is the Chief Executive and Director of Flyhub Uganda limited, a fintech subsidiary under Stanbic Uganda Holdings Limited. As a Certified digital

money practitioner with expertise in digital product development, business process mapping, and technology project management, Muhumuza has ten years of experience in the digital financial services arena having worked in Uganda, Kenya, Zambia, USA and South Africa.

Prior to joining Fly Hub in 2021 as the Chief Executive, he held roles as the Country Director for JUMO East Africa (Uganda and Kenya) - a digital lending Fintech where he launched Mosente, the second mobile credit product on the MTN menu, and Manager Financial Services at Financial Sector Deepening Uganda (FSDU) in which he was a grants manager,

investment analyst and program lead under the DFID and Gates programs for inclusive finance running interventions in microfinance, bulk payments, Group savings, and loans and helped create the Fintech Association-FITSPA.

Joel has an MBA from Southern University in Baton rouge, Louisiana where he specialized in Technology and product management, a slight shift from his undergraduate focus on finance and economics. While in Louisiana he developed a love for Seafood, live music, hiking and Continental philosophy which you can find him talking about on his podcast "What The Theory"



Dr. Aminah Zawedde
 Ugandan computer scientist, academic and public administrator

Dr. Aminah Zawedde, is a Ugandan computer scientist, academic and public administrator, who serves as the Permanent Secretary of the Uganda Ministry of ICT and National Guidance since 15 July 2021.



Ms. Diana Majimbo
Cyber and Intelligence
Manager, Mastercard East
Africa and Indian Islands

Ms. Diana Majimbo, who holds a bachelor's degree in Communications (with a focus on Public Relations and Marketing) and a post-graduate degree in Project Management, is currently the Manager of Cyber and Intelligence at Mastercard East Africa and Indian Ocean Islands. With over 12 years of banking experience and a specialization in Digital Banking Solutions and Remittances across 33

African countries, she has a wealth of experience in product and project management, as well as cyber and intelligence solutions. Additionally, she holds CISA qualifications in Cyber Security Management. In her current role, she collaborates closely with financial institutions and partners to develop and offer secure solutions that enable customers to transact with confidence.



Mr. Collin Babirukamu
Director of E-government
Services, National
Information Technology
Authority

Collin Mugasha Babirukamu is a Digital Transformation Specialist and graduate of Mbarara University of Science & Technology, Leicester University, Dublin City University and University of Mauritius with over 22 years in the East Africa region.

He is currently serving as the Director of

E-government Services, National Information Technology Authority. Collin is passionate about transforming government processes and ensuring citizens access convenient and affordable public services online. He is also keen on a cashless society that accelerates financial inclusion especially for the ordinary citizens at the bottom of the pyramid.

He previously worked as the Technology Lead at Oracle Corporation for East Africa and also

worked as the Chief Information Officer at NSSF Uganda during its digital transformation from 2007 to 2015. Collin also worked with key World Bank projects under the Ministry of Finance such as the Integrated Financial Management System (IFMS).

Collin also serves on several boards and advisory committees including FINCA Uganda, Family Television, Living Goods, and others.

“
He previously worked as the Technology Lead at Oracle Corporation for East Africa and also worked as the Chief Information Officer at NSSF Uganda during its digital transformation from 2007 to 2015.
”



Mr. Peter Kawumi
 Country General
 Manager, Interswitch EA
 (U) Ltd

In his current role as the Country General Manager at Interswitch East Africa (U) Ltd, Peter is leading a team that is championing the use of technology to deliver responsive and responsible financial services to varied market segments including youth, women and small businesses. The company's end goal is to build an Africa where payment is a seamless part of everyday life.

He also serves on the Boards of New Vision Group (non-Executive

Director), The Leadership Team (non-Executive Director) and the Fintech Association of Uganda (Board Member). Prior to joining Interswitch, Peter was the Head of Innovations and Competitive Strategies at Financial Sector Deepening Uganda (FSDU). While there, Peter spearheaded the conceptualization of the shared agency banking with the Uganda Bankers' Association. This innovation is currently promoting increased access to financial access across the country at a low cost across the societal pyramid.

In the same position, he influenced multiple financial institutions to innovate products like payments and savings products for refugees and other vulnerable groups, hence promoting financial inclusion. He also led various interventions that utilized data analytics – like through energy repayment data - to promote credit.

Peter's career spans over a dozen years with roles in technology, project management, business analysis and retail banking, including leading the Digital Finance departments in regional and local banks. He has extensive experience in developing and commercializing products, new customer acquisition, digital channel utilization and scaling plans in consumer services. Peter is highly driven and is passionate about leading teams to punch above their weight to deliver great customer experiences.

Peter is an alumnus of Namilyango College, a Microsoft Certified Systems Engineer (MCSE), holds a BSc (Hons) in Software Engineering from Kingston University and a Master of Business Administration (with Distinction) from the Edinburgh Business School. Peter is married with three children and is a long-suffering supporter of the Arsenal Football Club.



Dr. Tumubweinee Twinemanzi
 Executive Director Supervision, Bank of Uganda

Tumubweinee Twinemanzi, is a Ugandan economist and central banker who, effective 7 February 2018, serves as the Executive Director of the Bank Supervision Directorate of the Bank of Uganda, the country's central bank and national

banking regulator. Prior to his appointment as the Executive Director Supervision, Bank of Uganda, he served as the Director of Industry Affairs and Content (Economic Affairs) at the Uganda Communications Commission (UCC).



Mr. Michael Niyitegeka
Program Director
Refactory at Clarke
International University

Michael is the ICDL Africa Country Manager for Uganda. He is passionate and practices Leadership Development, Business Technology Strategy and Business Advisory services. He holds an MBA from MsM/ESAMI Business

School and is a Franklin Covey Certified Facilitator.

He possesses 19 years of working experience in both the private and public sectors. Michael worked with Makerere University for 12 years in varied capacities as a researcher, trainer and head of Corporate Relations. He also worked with coffee exporting firm managing supply side operations in western Uganda. He has extensive consulting experience with government, private, regional and international institutions.

Michael was a member of the ICT Technical Working Group of the Presidential Investor Round Table and the Advisory group for the Government of Uganda

on the 4th Industrial Revolution Technologies. He is a member of several technology innovation review panels both locally and internationally. He is a Rotarian and is passionate about mentoring the next generation of technology business leaders.

“
Michael was a member of the ICT Technical Working Group of the Presidential Investor Round Table and the Advisory group for the Government of Uganda on the 4th Industrial Revolution Technologies.”



Ms. Julianne Mweheire
Director Industry Affairs
and Content Development,
Uganda Communications
Commission

Julianne Mweheire is the Director Industry Affairs and Content Development at the Uganda Communications Commission. She is

responsible for overseeing and promoting fair competition within the communications sector, fostering an environment that encourages the expansion of communication services across the country, identifying opportunities for investment, analyzing industry trends, enforcing consumer rights and protection, and collaborating with relevant stakeholders to develop policies and regulation that govern the communications sector.

With over 20 years' experience in the communications industry, having worked with MTN Uganda heading the

Wholesale and Carrier business, at the GSMA as the Director Data and Insights for the Mobile Money Programme, and in her current role at the UCC, Julianne brings innumerable perspectives from the various sides of the boardroom in support of the communications sector development.

Julianne holds a Bachelors Degree in Economics, and a Masters of Science Degree in Telecommunications Management. She is passionate, not only about universal access to communication services, but meaningful connectivity across all communities.



Ms. Rosemary Kisembo
 Executive Director,
 National Identification
 and Registration Authority
 (NIRA)

Rosemary Kisembo, is a Ugandan software engineer and corporate executive, who serves as the Executive Director of the National Identification and Registration Authority of Uganda (NIRA) effective 14 May 2021.

Prior to her appointment at NIRA, Rosemary previously served as the Head of Information

and Communications Technology (ICT) and Manager, Software engineering at the Uganda National Roads Authority (UNRA), between 2011 and 2022.

Rosemary holds a Master of Information Systems (MIS) degree from Makerere University and is a Microsoft SQR Server Certified Professional.



Mr. Herbert Olowo
 Head of Operations and
 Information Technology for
 Absa Bank Uganda Limited

Mr. Herbert Olowo is a seasoned professional with an extensive 21-year career in information technology. Describing himself as a 'digital evangelist', Herbert embodies the intersection of technology and finance, passionately pursuing the latest technological advancements to foster growth and innovation within the banking sector.

Herbert's professional

trajectory is finely tuned to the world of banking technology. Before his current engagement with Absa, he served as the Chief Information Officer for Stanbic Bank Uganda and held the position of Non-Executive Director at Flyhub Limited, a fintech subsidiary of Stanbic Uganda Holdings limited. His technological acumen also led him to the role of Head of Information Systems in Uganda Telecom Limited, following multiple senior management roles within both MTN Group and MTN Uganda.

Not confined to technology alone, Herbert's skills extend to the realm of personal development as a professional certified coach. He is a founding member of the (ICF) International Coach Federation's Uganda charter chapter, currently serving as the vice president of ICF Uganda Charter Chapter.

Educationally, Herbert's qualifications reflect a commitment to lifelong learning. He holds a postgraduate diploma in information technology from the University of Liverpool and boasts a collection of technical and leadership certifications spanning the United States, United Kingdom, United Arab Emirates, and South Africa.

Away from his professional commitments, Herbert is a man who values the essence of family and personal growth. His leisure time is dedicated to family and friends, and he finds joy in reading, learning, and music.

In a banking environment that is constantly shaped and reshaped by technological advancements, Herbert's expertise, vision, and leadership are assets that transcend conventional boundaries.



Mr. Richard Yego
Managing Director for MTN
Mobile Money Uganda

Richard is currently serving as the Managing Director and CEO of MTN Mobile Money Uganda Limited, a role he has held since 1st February 2022. In this role

he has spearheaded the rollout and uptake of key digital financial products and services to consumers, agents, and merchants across the country.

He possesses over 18 years' experience in banking and digital financial services, with 6 years in banking and 12 years in the digital financial services sector.

Prior to his move to MTN Mobile Money Uganda Ltd, Richard was the pioneer CEO of the Agent Banking Company of Uganda Limited where he rolled out the Interoperable Shared Agent Banking platform infrastructure that connects UBA member

Banks to deliver Banking services through Agents. He was also previously the Acting Director of Airtel Money at Airtel Uganda Limited.

Richard is passionate about harnessing technology to deliver cutting-edge digital financial solutions to the served, under-served and unserved segments of the populace with the objective of deepening access to financial services thereby fostering financial inclusion.

Richard holds a bachelor's degree in Economics from Makerere University and key Leadership and Management training certifications.



Mr. Gerald Otim
Techpreneur and founder
of Ensibuuko

Gerald Otim holds a Bachelors of Development Economics from Makerere University. He is a techpreneur and founder of Ensibuuko, a Uganda-based fintech banking and payments provider for SACCOs and savings groups.

Ensibuuko has developed an award-winning cloud-based and mobile money integrated microfinance management software

platform, designed to enable nonbank financial institutions to better serve their customers people. Ensibuuko's platform is used by financial cooperatives and rural microfinances across Africa.

Ensibuuko has an ambition to deepen financial services by improving access and affordability for millions of customers in Sub-Saharan Africa.

“

Ensibuuko has developed an award-winning cloud-based and mobile money integrated microfinance management software platform, designed to enable nonbank financial institutions to better serve their customers people.”



Mr. Frank Molla
Managing Director, Head of SSA - BPC

Lead Advisor Strategy - Digital Economy Advisory Council (DEAC) Zanzibar e-Government Business Strategy

Development & IT - Board Member, LPC Global Logistics

Certified as a master negotiator by Harvard University, Frank Molla joined Banking Payments & Commerce (BPC), Switzerland in 2021 to lead the organisation's Digital and Technology expansion in sub-Saharan Africa to drive Financial

Inclusion. With two decades of experience in the payment industry, an accomplished executive with experience across diverse markets from Europe, UK, Middle East & Africa.

Prior to joining BPC, Frank drove Mastercard's business strategy in Eastern Africa through innovation and technology with the aim of building payment ecosystems and solutions. At American Express in Spain and the United Kingdom, he led efforts to identify, grow and defend the company's market share in sub-Saharan Africa in the corporate multinational space and bank partnerships. His career started at Barclays Bank of Kenya now Absa where he held several senior commercial manager roles.

Frank is a graduate of Harvard Business School (Boston, USA), as well as an alumnus of Nanyang Business School in Singapore, CIEBS Business

School in Ghana, IESE Business School in Spain, and Strathmore Business School in Kenya.

A firm believer in servant leadership, he has enhanced his mentorship, management and leadership skills through actively engaging in Harvard's Management Mentorship programme. Globally, he was voted as one of the elite individuals who achieved Mastercard's most prestigious awards in excellence, leadership and achievement, receiving the 2020 President's Club Award.

Globally he was voted one of the elite individuals who achieved BPC's highest professional skills responsibility and creative approach to business tasks and adherence to corporate value standards receiving the 2021 President and CEO Award. In his free time, Frank is a Rhumba, Zumba dance instructor and enjoys playing the Saxophone.



Ms. Josephine Olok
Managing Director, Co-founder & Director, LumJo Consultants

Josephine has over 25 years in IT and has worked as a consultant and in IT Leadership positions in the Oil and Gas, Banking, Technology, Postal, Private, and NGO sectors. She is the Director and Co-founder of LumJo Consultants Ltd a company established to address the gap in fit-

for-purpose, affordable, locally available, locally developed, and locally supported software in Uganda.

Josephine is currently the Chairperson of the Financial Technologies Service Providers' Association (FITSPA)



Mr. Patrick Okiring
CEO IFORTIFY

Patrick is a Cyber Security leader with an extended practice that has seen him successfully lead large cyber security and forensics projects across industry and markets in regional and global leadership roles. He is passionate about strong participation by African talent in the conception of bespoke solutions that respond to Africa's cyber

security landscape in the verticals of;

- Threat Intelligence
- Security Engineering
- Security Architecture
- Incident Response & Management
- Digital Forensics
- Governance of Security
- Knowledge Transfer
- Technology Transfer

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Mr. Ronald Azairwe
Managing Director of
Pegasus Technologies
Limited

Ronald is a seasoned Computer Scientist with a vast experience in difference disciplines within the Industry. He graduated as one of the pioneers of the Institute of Computer Science at Makerere University with a BSc. Hons (Mathematic & Computer Science – major).

He started his working career at Standard Chartered Bank in the Card Centre Department and Systems Administrator

before starting the Business Intelligence Unit in the Bank.

In 2003, Ronald started his Masters' Degree in the London College of Advanced Studies where he graduated with an MSc. Computer Science in 2004. While a student, he worked in the IT department of Tesco Stores Limited from 2003 until 2005 when he returned to Uganda. He has had a long career as a Lecturer in the College of Computing and Information systems, in the department of Computer Science and was Head of IT Infrastructure & Security at National Water & Sewerage Corporation (NWSC) for 11 years.

While at NWSC, Ronald consulted in the ICT departments of regional water and electricity authorities in Tanzania, Kenya, Rwanda and Burundi, as well as Durban in South Africa.

He specializes in the setup of ICT departments, and in Information Security He later left NWSC to help start and set up and manage the ICT department at the Uganda Retirement Benefits Regulatory Authority (URBRA) where he was the Manager ICT.

He was worked with the United Nations Capital Development Fund (UNCDF) in Digital Financial Services (DFS), and is a winner of the Bill and Melinda Gates Foundation Award. Ronald is one of the Founders and Currently the Managing Director of Pegasus Technologies Limited – a leading Aggregation Fintech in Uganda.

Qualifications: Bsc Hons (MUK), MSc (Computer Science, UK), PhD Candidate (UKM). ITIL, CEH, Advanced CEH, MCSE, PMP



Mr. Noah Baalessanvu
 Chairman, National Information Security Advisory Group (NISAG)

Noah has extensive experience in the technology space in the region. Trained as an Electrical Engineer at Makerere, he has over 7 years' experience in the Telecommunications sector. He has over 17 years' experience in the cyber security space and

over 3 years' experience in Civic technology.

He served as the founding partner at Computer Forensics Consult, a Cyber Security consultancy firm which was the pioneer digital forensics firm in East Africa in 2004. His role in the consulting field has gained him vast experience in Telecoms Security, Cyber Defense & Offense, Cyber Intelligence, digital forensics, risk and compliance consultancy and cyber insurance.

He currently serves on the National Information Security Advisory Group (NISAG) as the Chairman. Noah is also the Founder and Head of Technology at Savannah Group, a digital transformation company. He is a founding member and serves on the Board of the Blockchain Association

of Uganda. Noah also serves as an expert on the National Taskforce on the Fourth Industrial Revolution and is a Member of the Advisory Board of the Global Digital Asset and Cryptocurrency Association. He also recently was appointed as an Ambassador at the Global Business Blockchain Council (GBBC), an arm of the World Economic Forum.

“
 Noah has extensive experience in the technology space in the region. Trained as an Electrical Engineer at Makerere, he has over 7 years' experience in the Telecommunications sector.”



Mr. Paul Kirungi
 Founder and CEO of Zofi Cash

Paul is an inspiring leader dedicated to transforming Africa's financial landscape. As the Founder and CEO of Zofi Cash, a Ugandan-based Fintech, he is challenging the status quo of the 30-day pay cycle and striving to redefine financial inclusion in the region.

His innovative approach to financial inclusion and deepening has allowed Zofi Cash to reach new heights in Uganda since its inception about one year ago. He is working on scaling its services to four

other African countries: Kenya, Tanzania, Rwanda, and Ghana.

Paul is passionate about creating relevant, cutting-edge solutions that promote financial health and stability for individuals. He is dedicated to advancing the financial literacy of African citizens and providing them with the tools and resources they need to become financially empowered. Paul's leadership and ambition allow for meaningful change in Africa, and his work inspires many.



Mr. James Byaruhanga
General Manager of Raxio
Data centre

James Byaruhanga is the General Manager of Raxio Data centre and has been at the forefront of designing, building, operating and maintaining Uganda's first Tier III Carrier Neutral Data Centre.

With over 20 years of experience in ISP, Data Centre and Telco in Network Administration, Service & Infrastructure Support and Executive Management, James has comprehensive and

in-depth Knowledge of Wireless, VSAT and Cable Networks, Project Management of cross-functional projects in ISP and Telco related fields as well as Strategy and Planning Expertise on Voice, Video and Data Products.

James is a Certified Data Centre Management Professional (CDCMP), Juniper Network Certified Internet Specialist (JNCIS), Cisco Certified Internet Professional (CCIP), ITIL Professional and Extreme Networks Specialist (ENS).

Preceding his role at Raxio Data Centre, James served as a Founding Director and Chief Technical Officer at Roke Telecom before being promoted to Chief Operations Officer in charge of sales, marketing, business development, product development, administration and strategic planning

department all for a period of 9 years and 5 months.

James sits on several boards including the Board of Fontes Foundation Uganda which is a Non-Government Organisation that provides support to Orphanage groups, provides water to rural communities and builds schools for rural communities; projects currently handled are in the Kanungu, Katungulu and Kampala Areas.

In addition he also sits on the board of the ICT Association of Uganda (ICTAU) which is a multi-stakeholder initiative formed by private individuals from Uganda, with the vision of providing professional guidance to individuals and organizations in the private sector, as well as offering advisory services to the government on policy-based issues.



Mr. Victor Ndlovu
Director - Business
Development Lead -
Mastercard, East Africa

Experienced Senior Business Leader in payments with a demonstrated history of working in the Banking Industry, Fintech's and Global Payment Networks.

Victor joined Mastercard East Africa in 2021 from Ukheshe Technologies in Johannesburg. Prior to Ukheshe he worked at Visa International for 12 years, looking after East African Markets of Kenya, Tanzania, Uganda, Rwanda, Somalia, South Sudan and Comoros.

Victor has also held roles at Commercial Bank of Zimbabwe as Head of Card and Electronic Services (7 years) and at Standard Chartered Bank Zimbabwe (10 Years) as Credit Manager in the Consumer Banking Division and Credit Control Manager within the Card Division.

Victor holds a Bachelor of Commerce Degree from the University of South Africa.

Keynote Speaker



Mr. Shehryar Ali
Country Manager for East Africa at Mastercard

Shehryar Ali serves as the Country Manager for East Africa at Mastercard. Shehryar is an experienced payments and digital financial solutions expert with over 19 years of experience working for well reputed banks in Africa & Asia. He started his career at Citibank Pakistan, followed by a decade at Barclays and Mashreq Bank in Egypt. More recently, he was heading the Retail and SME Banking business

at Bank One, Mauritius.

Shehryar is a graduate of University of Texas at Austin, specializing in Computer Sciences. Over his career, he has launched many firsts and successfully led Credit Card issuing/acquiring, Ecommerce, Mcommerce, consumer lending, Retail and SME business. He has designed open payments platforms and launched X-border propositions through Partnerships with

Fls and third-party service providers.

Shehryar is a tech enthusiast and enjoys staying at the forefront of developments in the digital space while actively participating in African and Asian Fintech forums.

Shehryar is listed as Digital Economy Magazine's Kenya's Top 20 Digital Economy Leaders.



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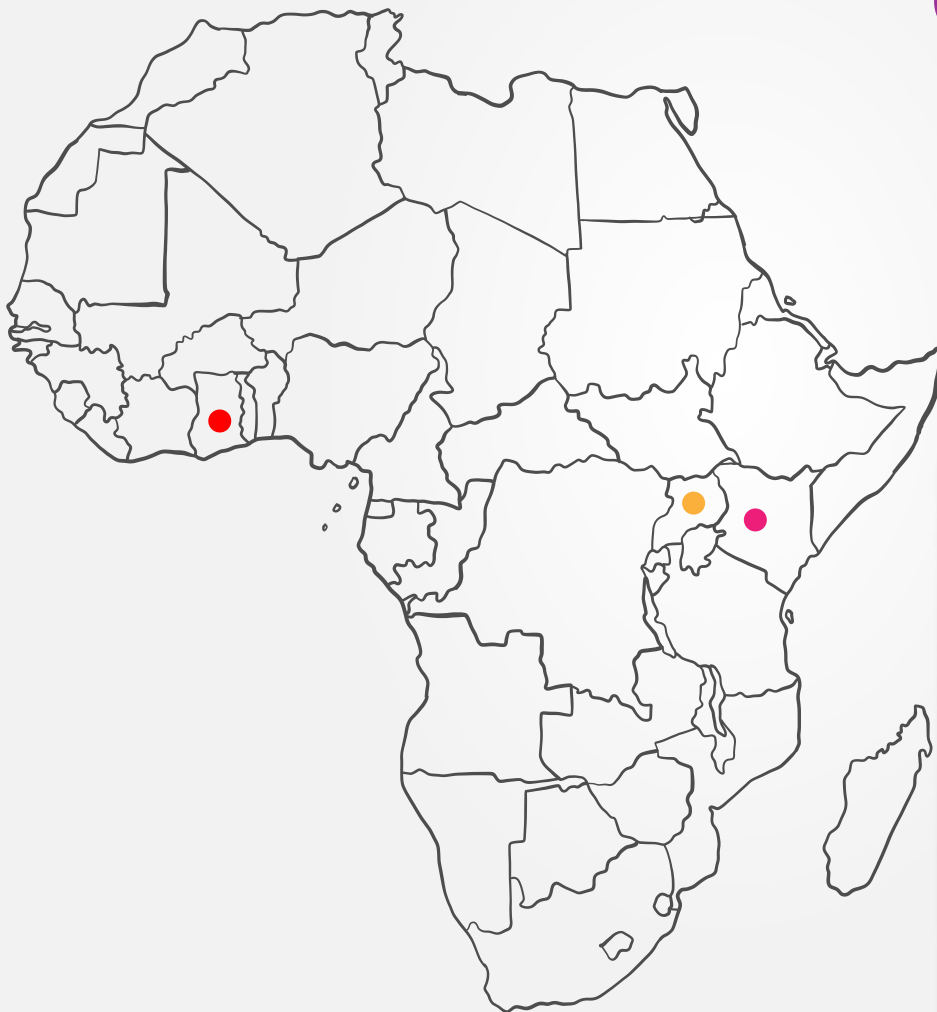


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iFortify is a Ugandan pan-African Cyber security firm with unrivaled heritage of providing best of breed cyber security solutions.



Our Footprint

● Uganda (Parent)

Affiliates

- Kenya
- Ghana
- UAE

Our Services

- ▶ Threat Intelligence
- ▶ Attack Surface Management
- ▶ Incident response and Management
- ▶ Digital Forensics
- ▶ Identity Management
- ▶ Security Engineering
- ▶ Public Key Infrastructure
- ▶ Critical Infrastructure Protection
- ▶ Data Recovery
- ... and more

Our Partners



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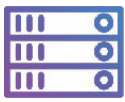
Introducing Uganda's First Private Carrier and Cloud Neutral Tier III Data Centre



KEY FEATURES



Tier III
standard



Colocation for
racks from 10U
upto 54U



Power density
options from
from 1kW to 21kW



24/7 security
monitoring and
access control



Ultra-efficient
cooling
technology



Value added
services: caging,
remote hands,
cross
connection

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* Estimate based on average calculation from ThreatCloud AI May 2023, an AI-powered threat intelligence engine that makes over 2 billion security decisions daily allowing us to provide accurate prevention in under 2 seconds to hundreds of millions of enforcement points worldwide. We'd say more but...you get the point.



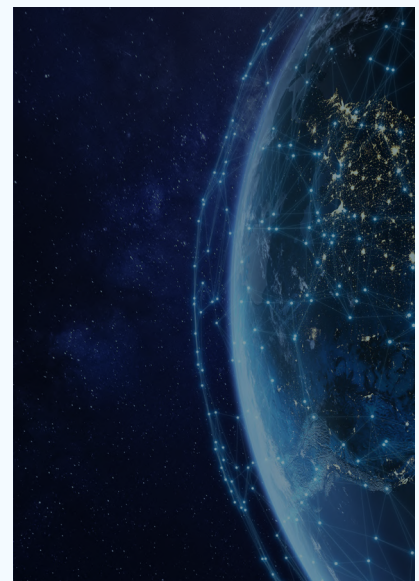


Agency Banking Solution

Agency banking is our branchless banking product that allows the commercial banks to extend services to their customers in a cost – efficient manner through authorized agents. This improves product availability and financial inclusion among many other advantages. Interswitch currently supports some of Uganda’s biggest banks to deliver agency banking services to the last mile consumer.

The agents are authorized to perform various banking services on behalf of the banks and financial institutions such as.

- 01** Cash in
- 02** Balance enquiry
- 03** P2P transfers
- 04** Cash Out
- 05** Bill payments
- 06** Collections for tax, sch fees etc.



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100

Serving customers in over 100 countries across 5 continents.

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2023