

Retail Banking Africa

www.efma.com/africa

11-12 February 2015 - Johannesburg

This is **Efma's** first event on the African continent and the aim is to make it an annual event. It will bring together a unique community of bankers committed to building and sharing the opportunities and challenges faced by the continent. The gathering will be full of surprises, with input from not only major consulting firms but also industry leaders who will share their experiences on how they make finance work for Africa. The creative format will enable you to benefit from in-depth case studies and learning lessons from financial services across this fast growing continent.

This benchmark event will also provide a forum for delegates to network and discuss innovative ideas with their peers.



Boubker Jaï
Directeur Général Groupe
Attijariwafa Bank



Vimal Kumar
Cluster Retail Banking Director
Barclays Bank



Peter Schlebusch
CEO, Personal and Business Banking
Standard Bank



Ciko Thomas
Managing Executive Consumer Banking
Nedbank

5 REASONS TO ATTEND

- Discuss trending issues, such as:
 - Banking the unbanked
 - Distribution networks
 - Cultivating innovation
- Attend a new format allowing more interaction with the speakers
- Get a deep insight into the best practices
- Learn how major banks adapt their services locally, with the on-site visits
- Enjoy face-to-face interactions and quality networking time with thought-leaders in the African banking industry

8:15 Welcome coffee and registration

9:00-13:00 Pre-conference workshop sessions

FREE pre-conference workshops!

Before the conference starts, experience in-depth discussion and interaction with break out workshops. Reserved for financial institutions.

The pre-conference workshops are intended to provide bankers and insurers from all African countries a platform to exchange experiences, and discuss the future of retail financial services on the continent. These interactive workshop-style sessions, set up by Efma and its Associate Members will focus on state-of-the-art research and thought leadership.



9:00 Banks are becoming digital in Africa

Workshop session managed by **Accenture**
Fernand Dimidschstein Managing Director

9:45 Regional pan-African retail banking strategies

Workshop session managed by **A.T. Kearney**
Cecily Carmona Principal
& Thierry Pascault Senior Partner

10:30 Coffee break

10:45 Learning from non-African emerging markets

Workshop session managed by **BCG**
Adam Ikdal Senior Partner & Managing Director South Africa
& Klaus Kessler Senior Partner & Managing Director

11:30 Customers in Africa: different expectations?

Workshop session managed by **Deloitte**
Ben Davis Associate Director, Innovation

12:15 Pan-African banking outlook: focusing on core banking, customer and regulatory landscape

Workshop session managed by **EY**
Emilio Pera Financial Services Sector Leader, Africa
& Marius van den Berg

13:00 Lunch

Pan-African retail banking strategies

14:30



Peter Schlebusch
Group CEO, Personal & Business Banking
Standard Bank

Moving fast forward

- Ensuring sustainability into the 21st century
- The bank of the future is already here
- The importance of remaining open and agile, and changing as fast as our competitors

14:55



Boubker Jaï
Directeur Général Groupe
Attijariwafa Bank

A regional expansion strategy from Morocco to Western and Central Africa

- Attijariwafa, a market leader with a diversified business in its home market
- An unrivalled potential for growing the retail banking franchise outside of Morocco
- Seizing external growth opportunities

15:20



Speaker to be confirmed

15:45



Vimal Kumar
Cluster Retail Banking Director
Barclays Bank

Building a profitable retail banking franchise in Africa

- Barclays in Africa: vision, mission and ambition
- The African banking landscape: continent of opportunities
- What it takes to build a successful retail banking franchise
- Some threats to traditional banking models

16:10

Questions and answers

16:30

Coffee break

Financial inclusion

17:00



Kosta Peric
Deputy Director of Payments in the Financial Services for the Poor Team
Bill & Melinda Gates Foundation

Financial inclusion: challenges and opportunities

- Policy: G20 and national policymakers are committed to financial inclusion, but how can they drive it concretely?
- Technology: financial technology is undergoing tremendous change. Learn to surf this wave of change and how to choose your priorities
- Business models: financial inclusion is not about charity
- Success stories

17:25



Jerro Billimoria
Managing Director
Child and Youth Finance International

The relevance of child & youth finance in Africa: promoting access to financial products linked with social and financial education programmes

- Making the business case for serving children and youth
- The importance of designing and developing child & youth-friendly banking products
- Innovation and outreach: financial products for children and youth

17:50



Ope Wemi-Jones
Group Head, Inclusive Banking
Access Bank

Creating a sustainable business

18:15

Questions and answers

8:15 Welcome coffee

Welcome in a digital world

9:00



Ciko Thomas
Managing Executive
Consumer Banking
Nedbank

The power of social media: a case study

9:25



Mutsa Chironga
Partner
McKinsey & Company

Distribution 2.0: how digital innovation is transforming the way African banks reach their clients

9:50



Fabrice André
SVP Quality and CSR
MEA & Asia
Orange Business Services

Mobile operators in Africa: partners for payments and beyond

- Orange money
- Non-financial services: health, big data, etc.

10:15 Questions and answers

10:35 Coffee break

Looking ahead

11:05



Ike Williams
Chief Information Officer
Heritage Bank

Innovation: a Vision

- Incremental or disruptive?
- At Heritage, our ambition is to be TRULY innovative...
- ... which includes repositioning to meet innovation challenges
- Innovation in practice: some examples

11:30



Jean Alain Law Min
Head of Retail Banking
Mauritius Commercial Bank

From transactional to relationship banking: a transformation journey

- Customer experience management
- Greeting and channelling
- Active waiting and Express service
- Integrating technology and digital services in the physical world
- Segmentation: lounges for high-net-worth individuals and Business with third parties

11:55



Raj Singh
Director, Strategic Projects
Chase Bank

Retail banking distribution strategies: future realignment

- Bank branch of the future as a sales and distribution channel
- Agent distribution model: how it is going to shape the future of retail banking
- Need to rewrite bank branch strategy
- Digitisation of distribution model: e-distribution of banking products and services
- Social media as a distribution channel and
- Role of technology in revolutionising the distribution model
- Establishing sustainable partnerships with other retail players and supermarkets

12:20 Questions and answers

12:40 Lunch and end of the conference

14:00-17:30

Post-conference workshop sessions

The purpose of these post-conference workshop sessions is to allow bankers and insurers to learn how major banks adapt their services locally, with the on-site visits and benefit from the latest Efma findings on cash handling and innovations from around the world.

14:00

On-site visit to two different Standard Bank branches: ‘two countries in one city, 5 kilometers apart’

■ **Gen 8: the future of walk-in branches**

Taking physical banking into the future, the Gen 8 branches offer the right mix of CRM and innovation. They provide a new generation approach to banking, by offering an integrated, smart, value-added customer experience.

■ **Alexandra Township: experience community/inclusive banking**

Discuss the purpose of this branch model’s development. The visit includes a few small retailers that act as Standard Bank ‘branches’ (or ‘access points’) to serve low-end customers in their communities.

Insights of the visits:

- . How innovation, technology and customer needs have driven the design of our Gen 8 branches
- . How the same factors have been used with a very different outcome in Alexandra Township
- . An insight into the community/inclusive banking customer base and their realities
- . Life beyond the straw’: a fresh perspective on the world and the vast range of customer needs
- . How technology has been used to develop innovative solutions to grow our client base
- . How can banks uplift and contribute to the communities they operate in?
- . What is the future of the branch? Will there be a need for Gen 8 branches in 5 years?



16:00

Guillaume Lepecq

Special Advisor Payments

Efma



Cash handling in Africa

- Cash demand: evolution and projections
- Cash cycles: key issues and challenges
- Cash: a key to payments innovation
- Long-term prospects

16:45

Karine Coutinho

Deputy Managing Director

Head of Content and Partnerships

Efma



Innovation in retail financial services in the world

- Trends and regional differences
- Digital-physical convergence
- Disruption: will it ever happen?



About us

Efma is a not-for-profit organisation formed in 1971 by bankers and insurers to encourage their colleagues to share experiences, promote the best practices of their institution, and collaborate through alliances and partnerships. The organisation brings together more than 3300 retail financial services companies from over 130 countries.

With a membership base consisting of almost a third of all largest retail banks worldwide, Efma has proven to be a valuable resource for the global industry, as it offers the retail financial service community exclusive access to a wide array of resources, databases, studies, articles, news feeds and publications.

Efma also provides numerous networking opportunities via working groups, online communities and international meetings. Each year, Efma holds a series of stimulating and thought-provoking international conferences.

These events attract a wide selection of international speakers from financial institutions willing to exchange views with the financial community. Leading industry experts from many different disciplines are also invited to present their reports published in partnership with Efma.

More information on www.efma.com

Dear Sir, Madam,

We are delighted to welcome you to this first Efma pan-African Retail Banking Summit.

For over 40 years, Efma has been nurturing innovation in retail financial services. Our conferences have gained an enviable reputation for their standards of quality, breadth of perspective and high level of debates and interaction. We put emphasis on exploring the key topical issues facing the industry at present time, drawing on the latest information and feedback from delegates.

This meeting in Johannesburg has all the features of a benchmarking Summit in the region. The gains are not only in terms of knowledge: by joining senior executives and decision-makers from the financial sector in the region, you have access to first-class networking time to make valuable contacts.

To reserve your place, please fill-in the registration form at the end of the brochure and send it to registration@efma.com or register directly online from www.efma.com/africa

If you cannot attend the event, feel free to forward this brochure to your colleagues who may be interested.

We look forward to welcoming you in Johannesburg!

Kind regards,

Patrick Desmarès
CEO Efma



RETAIL BANKING AFRICA**11-12 February 2015** – Johannesburg, Hyatt Regency Johannesburg hotel**ATTENDEE'S INFORMATION**

Mrs. Ms Mr. / First name Last name

Job title

Institution

Address

Tel email

Assistant's information (or person in charge of the registration)

First name Last name

Tel email

PRACTICAL INFORMATION**DATES**

The conference will start on Wednesday with a welcome lunch and end on Thursday with a farewell lunch.

Participation in the pre-conference workshops on Wednesday morning is free of charge and reserved for financial institutions.

The same applies to the tour and the subsequent post-conference workshops on Thursday afternoon, that is reserved for bankers and insurers having previously attended the conference.

LOCATION

Hyatt Regency Johannesburg hotel
191 Oxford Road, Rosebank, Johannesburg,
South Africa, 2132
Tel: +27112801234/Fax: +27112801238
johannesburg.regency.hyatt.com

ACCOMMODATION

Each participant must pay the cost of his or her accommodation directly to the hotel before departure. A block of rooms has been provisionally reserved for the nights of 10, 11 and 12 February 2015 at the Hyatt Regency Johannesburg hotel. The cost of a single room per night is 2400 ZAR, 2600 ZAR for a double room (including breakfast, wifi and city tax). An automatic confirmation will be sent by email within 24 hours of your registration. In this email you will find a link to book your accommodation online. The hotel guarantees room availability and price before 10 January 2015. The hotel will automatically bill unoccupied rooms or late cancellations.

LANGUAGE

All sessions will be held in English.

REGISTRATION

The registration fee covers participation in the conference, documents, lunches and coffee breaks. Registration fees must be paid in full prior to the event. Efma reserves the right to refuse entry to any delegate who has not paid his or her invoice prior to the event. We welcome late-bookers, but credit card information must be provided.

CANCELLATION

All cancellations must be received in writing. A 20% cancellation fee will be charged for all cancellations received on or before Friday 30 January 2015. The full fee will be charged for cancellations made after that date, as well as to delegates who are unable to attend on the day, unless a substitute delegate is provided. Substitutions are accepted at any time.

REGISTRATION FEE

Pre-conference workshops: FREE and reserved for financial institutions
€500* for Efma Members

€750* for Efma non-member financial institutions

€650* for Efma Associate Members

€900* for representatives of other non-financial institutions

Post-conference workshops: FREE and reserved for financial institutions

*VAT not applicable. All registrations are strictly individual.

PAYMENT

By bank transfer to Efma Sarl bank account
IBAN: FR 76 1027 8060 4700 0208 2420 111

BIC: CMCIFR2A

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By credit card: MasterCard Visa American Express

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Expiry date | | | | |

DATE

SIGNATURE