



TRANSFORMING AFRICA'S  
CREDIT AND RISK REPORTING LANDSCAPE:  
**INSIGHTS, INNOVATION, AND IMPACT**













**18-20** AUGUST  
**2025**




**Southern Sun Cape Sun, Cape  
Town, South Africa**

**CONFERENCE PROGRAMME**



 **MONDAY**  
18TH AUGUST 2025

TIME	SESSION
 08:00 – 09:00	<b>Registration, Networking &amp; Morning Tea</b>
 9:00 – 10:00	<p>Welcoming remarks Magauta Mphahlele ED – SACRRA</p> <p><b>Session 1: (1 hour)</b></p> <p>Official Opening Magauta Mphahlele ED – SACRRA   Jared Getenga CEO – CIS Kenya</p>
 10:00 – 10:20	<b>Platinum Sponsor Keynote Address (20 minutes)</b>
 10:20 – 10:50	<b>Tea Break</b>
 10:50 – 11:30	<p><b>Session 2: (40 minutes)</b> <b>Technology and Innovation</b> Dino Bernicchi – AI Specialist</p> <p><b>Byte-Sized Credit: Can Big Data and AI Bridge the Gap?</b></p> <ul style="list-style-type: none"> <li>▪ The future of credit information sharing: Blockchain and Digital Identity</li> <li>▪ Alternative data and AI in credit risk assessment</li> <li>▪ Credit risk &amp; reporting in the age of AI</li> <li>▪ Adoption of AI tools for credit decisioning</li> <li>▪ Digital identity (an SA example)</li> </ul> <p><b>Moderator:</b> <b>Panelists:</b></p>
 11:30 – 11:45	<b>First Diamond Sponsor Keynote Address (15 minutes)</b>
 11:45 – 12:25	<p><b>Session 3: (40 minutes)</b></p> <p><b>Business Information Sharing:</b></p> <ul style="list-style-type: none"> <li>▪ Local and International Regulatory approaches</li> <li>▪ Creating an enabling environment for business information sharing</li> <li>▪ The impact of business information sharing on advancing MSME development</li> </ul> <p><b>Speakers:</b></p>
 12:25 – 13:00	<b>Photo session (35 minutes)</b>
 13:00 – 14:00	<b>Lunch</b>
 14:00 – 14:15	<b>Second Diamond Sponsor Keynote Address (15 minutes)</b>
 14:15 – 14:55	<p><b>Session 4: (40 minutes)</b></p> <p><b>Environmental, Social &amp; Governance:</b></p> <ul style="list-style-type: none"> <li>▪ Integrating ESG for credit &amp; risk reporting</li> <li>▪ Data-driven approaches for ESG</li> <li>▪ Sustainable lending</li> </ul> <p><b>Speakers:</b></p>
 14:55 – 15:25	<p><b>Q &amp; A (30 minutes)</b> <b>Audience</b></p>

TIME	SESSION
 8:00 – 8:45	Registration, Networking & Morning Tea
 8:45 – 9:25	<b>Session 5:</b> <i>(40 minutes)</i>  <b>Open banking:</b> <ul style="list-style-type: none"><li>Leveraging open banking for credit &amp; risk management innovation</li><li>Impact of open banking on information sharing</li></ul> <b>Moderator:</b> <b>Panelists:</b>
 9:25 – 9:40	<b>Third Diamond Sponsor Keynote Address</b> <i>(15 minutes)</i>
 9:40 – 10:20	<b>Session 6:</b> <i>(40 minutes)</i>  <b>Data Protection &amp; Privacy:</b> <ul style="list-style-type: none"><li>Latest regulatory developments and approaches</li><li>Consumer consent and control in transparent credit and risk data sharing</li><li>Trust and Innovation: Balancing transparency with technological advancements</li></ul> <b>Speakers:</b>
 10:20 – 10:30	<b>First Gold Sponsor Keynote Address</b> <i>(10 minutes)</i>
 10:30 – 11:00	Tea Break
11:00 – 11:40	<b>Session 7:</b> <i>(40 minutes)</i>  <b>Cross-Border Credit Information Sharing:</b> <ul style="list-style-type: none"><li>Cross-Border Data Flows</li><li>The role of regional credit bureaus in harmonizing credit information</li><li>Lessons from successful cross-border credit integration models</li></ul> <b>Moderator:</b> <b>Panelists:</b>
 11:40 – 12:10	<b>Q &amp; A</b> <i>(30 minutes)</i>
 12:10 – 13:10	Lunch
 13:10 – 13:50	<b>Session 8:</b> <i>(40 minutes)</i>  <b>Role of Policy:</b> <ul style="list-style-type: none"><li>Role of policy and research in shaping credit and risk markets</li><li>Promoting financial inclusion through credit and risk data sharing policy</li><li>Policy as a catalyst for innovation</li><li>Legal framework in South Africa – adoption of data sharing (NCA, FICA RICA, POPIA, consumer protection)</li></ul> <b>Moderator:</b> <b>Panelists:</b>
 13:50 – 14:00	<b>Second Gold Sponsor Keynote Address</b> <i>(10 minutes)</i>
 14:00 – 14:40	<b>Session 9:</b> <i>(40 minutes)</i>  <b>Partnerships:</b> <ul style="list-style-type: none"><li>Role of governments, fintechs, and conventional lenders in expanding credit access through credit and risk data sharing</li><li>Role of market conduct in lending</li><li>Case studies on outcome of collaboration between industry and regulators in transforming and improving the data sharing ecosystem</li><li>Hybrid-model/Fit-for-purpose structure for data sharing (Central banks vs independent entity)</li></ul> <b>Moderator:</b> <b>Panelists:</b>
 14:40 – 15:10	<b>Q &amp; A</b> <i>(30 minutes)</i> <b>Audience</b>
 19:00 – 22:00	Social Networking Cocktail Session

 **WEDNESDAY**  
**20TH AUGUST 2025**

TIME	SESSION
 8:00- 8:45	<b>Registration, Networking &amp; Morning Tea</b>
 8:45 – 9:25	<b>Session 10: (40 minutes)</b>  <b>Data Quality:</b> <ul style="list-style-type: none"> <li>Tools for promoting accuracy and reliability</li> <li>Regulations and standards for transparent credit and risk data sharing</li> <li>Data standardization for alternative data</li> </ul> <b>Moderator:</b> <b>Panelists:</b>
 9:25 – 9:35	<b>Third Gold Sponsor Keynote Address (10 minutes)</b>
 9:35 – 10:15	<b>Session 11: (40 minutes)</b>  <b>Fraud:</b> <ul style="list-style-type: none"> <li>Mitigating fraud risks in credit and risk information sharing</li> <li>Innovative tools for managing fraud and protecting customers</li> </ul> <b>Speakers:</b>
 10:15 – 10:45	<b>Q &amp; A (30 minutes)</b> <b>Audience</b>
 10:45 – 11:15	<b>Tea Break</b>
 11:15 – 11:55	<b>Session 12: (40 minutes)</b>  <b>Consumer Protection:</b> <ul style="list-style-type: none"> <li>Implications and risks of digitization</li> <li>Implications on credit information sharing and alternative dispute resolution</li> <li>Innovation solutions for managing disputes, building trust, and empowering consumers: Creating data management awareness and providing tools to manage data risks</li> <li>Understanding consumer data sharing pain points and innovative solutions</li> <li>Rehabilitating the consumers; creating new profiles (thin/no file; e.g., non-credit data)</li> </ul> <b>Speakers:</b>
 11:55 – 12:35	<b>Session 13: (40 minutes)</b>  <b>Credit Scoring:</b> <ul style="list-style-type: none"> <li>Ensuring Transparency, Accountability &amp; Effectiveness</li> <li>Alternative credit scoring models and their impact in advancing financial inclusion</li> </ul> <b>Moderator:</b> <b>Panelists:</b>
 12:35 – 13:15	<b>Q &amp; A</b> <b>Audience</b>
 13:15 – 14:00	<b>Conference Closing</b> <b>Magauta Mphahlele ED – SACRRA</b>   <b>Jared Getenga CEO – CIS Kenya</b>
 14:00 – 15:00	<b>Lunch &amp; Departure</b>



For registration and more information, contact:

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