Regulatory RISK & COMPLIANCE CONFERENCE

Formerly the Conduct Risk Conference

3-4 March 2027 | Indaba Hotel

CONFERENCE AGENDA

DAY ONE, 03 MARCH 2027 – REGULATION, CONDUCT & COMPLIANCE

07:00 – 07:50	**Registration – Arrival Coffee and Tea**
07:50 – 08:00	**Opening remarks**
08:00 - 08:40	**Opening Keynote Address: The Future of Financial Regulation** • Tracking South Africa's progress with its Twin Peaks policy imperative for the financial sector • Conduct of Financial Institutions Bill • Cross-border regulatory and supervisory frameworks ***Lerato Lamola,*** *Partner,* ***Webber Wentzel***
08:45 – 09:25	**Panel Discussion: The Three Lines of Defence— What Does It Mean in Practice?** • Clarifying the roles of business, risk, compliance and internal audit. • Avoiding gaps, duplication and unclear accountability. • Strengthening accountability, monitoring and assurance over accepted risks. • Measuring Compliance Effectiveness: Assessing the impact of Compliance's oversight, challenge and escalation when business decisions retain risk exposure.
09:30 – 10:10	**Fireside Chat: Payments Modernisation: Managing Innovation, Risk & Conduct** • Modernisation, real-time payments and interoperability. • ISO 20022 and the impact of faster, more connected payment systems. • Third-Party & Ecosystem Risk • Innovation, Compliance & Conduct
10:15 – 10:30	***Tea & Networking Break***
10:35 – 11:15	**CRO & CCO Hot Seat: The New Risk Agenda** **Delegates Ask. Risk Leaders Answer** Delegates will put their most pressing risk, governance and compliance challenges directly to experienced CROs and CCOs, exploring the risks keeping leaders up at night, the difficult decisions involved in balancing growth, innovation and risk, and what effective risk governance, resilience and risk intelligence look like in practice. The session will allow delegates to ask their own questions, draw on the practical experiences of risk leaders and leave with actionable insights they can apply within their organisations

11:20 – 11:55	**Keynote Address: The Standard No Regulator Can Write** Why the Future of Fraud Prevention Will Be Defined Beyond the Regulatory Baseline
12:00 – 12:40	**Address: Beyond Compliance: Aligning AML/CFT/CPF Controls with Risk** • From Risk Assessment to Action • Risk-Based Approaches in Practice • Identifying Control Gaps Before They Become Regulatory Failures • Strengthening Accountability Across Business, Risk & Compliance ***Peter Rossouw,*** *Director,* ***Gatekeeping Consulting***
12:45 – 13:25	***Lunch break***
13:25 – 14:05	**Panel Discussion: Beneficial Ownership, Sanctions & Emerging Financial Crime Risks** • Identifying changing risks around ownership and control. • Sanctions compliance and screening challenges. • Practical approaches to risk-based controls and governance. • Mitigating beneficial ownership risks where centralised databases are unavailable or reliable verification for Foreign Nationals and entities.
14:10 – 14:50	**Panel Discussion: The Money Mule Problem: When Good Customers Become Financial Crime Risks** • Beyond KYC: Identifying customers who become conduits for fraud and illicit funds • Account Takeover, Mule Recruitment & the Changing Customer Risk Profile • Connecting Fraud, AML & Transaction Intelligence to Detect Mule Networks • How are criminals using instant payments, crypto-assets and other channels to move illicit funds, and can existing controls keep up? • Who Owns the Risk? Banks, Fintechs, Customers & Law Enforcement
14:55 – 15:10	***Afternoon Break***
15:15 – 15:55	**Fireside Chat: Market Conduct in Insurance: Are Insurers Really Delivering Good Customer Outcomes?** **Closing the Gap Between Regulatory Expectations and the Reality of the Customer Journey** • From Product Design to Pricing: Are insurance products, premiums, and distribution practices delivering fair and suitable outcomes for customers? • When Insurance Becomes Unaffordable: Rising premiums, underinsurance, and market concentration- balancing financial sustainability, consumer protection, and adequate coverage. • How can insurers measure, evidence, and embed good customer outcomes across the business? • Climate Risk and Insurance Inequality: Examining the impact of climate-related disasters on insurability and access to cover in vulnerable communities.
16:00 – 16:30	**Address:**
16:35 – 16:40	***Closing Remarks***

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DAY TWO, 04 MARCH 2027 – INVESTMENT, TECHNOLOGY & EMERGING RISK

08:00 – 08:50	**Registration – Arrival Refreshments**
08:55 – 09:00	**Opening remarks**
09:00 – 09:40	**Opening Keynote Address: Navigating the Next Frontier: Emerging Threats Shaping Financial Services** • Global AI frameworks • Geopolitical risks • Digital transformation and AI disruption • Changing customer behaviour ***Nkateko Mabaso,*** *Chief Risk Officer,* ***PayInc***
09:45 – 10:20	**Address: The New Investment Risk Landscape** Strengthening Governance in an Era of Market, Geopolitical & Liquidity Risk
10:25 – 11:05	**Panel Discussion: From Cyber Resilience to Regulatory Intelligence: Managing the New Digital Risk Landscape** • Cyber Resilience: Preparing for ransomware, critical infrastructure attacks, and operational disruption. • Technology as a Risk & Control: Managing cloud, third-party, and technology concentration while leveraging RegTech and AI. • From Reactive Compliance to Regulatory Intelligence: Using automation and continuous monitoring to identify regulatory risks earlier. • What boards, CROs, and CCOs need to know about technology-enabled risk management. ***Julie Regairaz,*** *Chief Data and Applied AI Officer (CDAIO),* ***Absa Group*** ***Nomakholwa Nontenja,*** *Group Fintech Manager,* ***MTN Group Fintech*** ***Qiniso Mthembu,*** *Chief Risk Officer,* ***Johannesburg Stock Exchange (JSE)***
11:10 – 11:25	***Mid-morning break***
11:30 – 12:05	**Keynote Address: AI Risks in Banking & Financial Services** What risks does AI create for financial institutions, and how should those risks be governed? ***Nqabakazi Madalane, Compliance and Responsible Innovation Expert***
12:10 – 12:45	**Address: Financial Inclusion in the Digital Age**: Opportunities, Risks and Responsibilities • Digital banking and underserved communities • AI-driven credit scoring and fairness

	• Fraud risks affecting vulnerable customers • Regulatory expectations for inclusive finance
12:50 – 13:30	***Lunch Break***
13:35 – 14:15	**Fireside Chat: AI and financial crime — Staying Ahead of the Emerging Threat Landscape** • The AI-Enabled Crime Landscape • Leveraging AI and advanced analytics to detect, prevent, and respond to increasingly sophisticated financial crime. • What CROs, CCOs, and financial crime leaders need to consider as AI adoption accelerates. • Building resilient financial crime frameworks that can adapt to rapidly evolving AI-driven risks.
14:20 – 15:00	**Panel Discussion: One Financial Crime, Multiple Risks — Breaking the Silos Between Fraud, AML & Cyber** • From Fraud Event to Financial Crime: Connecting the Dots Across Risk Functions • Sharing Intelligence Across Fraud, AML, Cybersecurity & Compliance • Detecting the Full Attack Chain: From Social Engineering and Account Takeover to Movement of Illicit Funds • Building an Integrated Financial Crime Risk Picture for Senior Management
15:10 – 15:20	***Insights, Key Takeaways and Closing Remarks***

˚ *Speaker details and session times are subject to change.*