



ITU Consumer Forum 2019;

Consumer Protection and collaborative Policy and Regulatory Approach for Digital Financial Service in Africa



Provisional Program

Day 3

08:30-08:45 **OPENING REMARKS**

08:45:09:00 **WORKSHOP INTRODUCTION** International Telecommunication Union (ITU)

09.00 – 10.30 **Session 1:**

From Peer-to-Peer Transfers to “Fintechs”: The African Digital Financial Services Landscape, Products, Actors, and Opportunities. The session shall provide a backdrop and set the tone for the day’s deliberations on the delivery of National Regulatory Authorities’ consumer protection mandates amidst the changing DFS landscape. It will provide a deep dive on the mix of remittance, payment credit and other Fintech products in the African market place.

Moderator: **Philile NXUMALO**; Central Bank of Eswatini

Key note Presenter: **Riyaadah HANSO**, Head of ESG & Sustainability, JUMO

Panelists:

- i. **Sam Shongwe**, MTN Eswatini
- ii. **Dennis Mbingo**, FNB

10:30 – 11:30 **Session 2**

Consumer Protection Frameworks for Digital Financial Services. Building trust and confidence in DFS are key to ensuring increased usage by consumers. The session will focus on evolving consumer protection efforts like consumer education, enhancing transparency as well as new complaint redress mechanisms.

Moderator: CRASA

Main Presentations: **Argwings Koyoson** – Director, Risk Compliance, StanChart Kenya

Panelists:

- i. **Djibrilla BALO**, African Telecommunications Union
- ii. **Andreas Dlamini**, Ministry of ICT, Eswatini
- iii. **Roseline Siyachitema**, Consumer Council of Zimbabwe
- iv. **Gildas Issere HOUEHOU**, ARCEP, Benin
- v. **Mavis Mavis Obeng**, NCA, Ghana

11:30 - 11:45 **Coffee Break**

11.45 – 12:45 Session 3

Current Regulatory mandates with respect to consumer protection and advocacy for DFS

The session shall focus on the changing national regulatory landscape, mandates, partnerships and collaborations as well as their implications for the delivery of consumer protection and advocacy efforts. Special attention shall be paid to recent changes in communications sector laws, National Payments Legislation as well as Data Protection and Privacy laws on the continent.

Moderator: COMESA

Introduction: Collaborative regulations - [Anne Rita Ssemboga](#), ITU

Main Presentations: [Dr. Charley Lewis](#)- University of Cape Town

Panelists

- i. ****DIRECTOR FINANCIAL & ECONOMIC REGULATION, CBE, Eswatini**
- ii. [Ozzie Thakatha](#), ESCCOM
- iii. [Anthea Paelo](#), Centre for Competition, Regulation and Economic Development CCRED, University of Johannesburg

12:45- 14:00 Lunch

14:00 – 15.00 Session 4:

Interoperability, Commercial Partnerships and Consumer Protection

The session provides an overview of new interoperability frameworks and commercial partnerships while highlighting associated risks that regulators should focus on. These commercial frameworks include Wallet to Wallet, Wallet to Bank (OTPs and SIM Swaps, Cross Border Wallet-to-Wallet, Card to Wallet (World Remit, Wave), Crypto to Fiat as well as associated risks like terrorism Finance, money laundering and identity fraud among others.

Moderator: TBA

Presentation

1. International Approaches and initiatives in –[Anne Rita Ssemboga](#), ITU
2. Regional Practices- , [Realeboha Lekhanya](#) SADC WG on DFS; CRASA (TBA)
3. National Practices- [Samuel Agyekum](#) National Communications Authority of Ghana

15.00- 15.45 Session 5:

Safely Making the Most of the new Data Advantage

The session will focus on new data centric business & data sharing models and the changing role telecommunications market within the broader fintechs ecosystem. This should lead us into a discussion of risks and opportunities (current & potential) and current regulatory discussions to curb these shortfalls – Data & privacy standards, data harvesting & consent solicitations, data portability.

Moderator: [Wandile Mtshali](#) , Eswatini Mobile

Main Presentation: [Mr. Abdul Musoke](#), Uganda Communications Commission

Panelists:

- i. [Victoria Mojoto](#), Executive Head : Financial Services Regulation Vodacom Group
- ii. [Riyaadah HANSO](#), Head of ESG & Sustainability, JUMO

15.45 - 16:00 Coffee Break

16:00- 16:45 Session 6
Recommendations and way forward Round Table

MODERATOR: Workshop Chair

- i) Policy ([Andreas Dlamini](#) MITC, [Bheki Bhembe](#), MoF)
- ii) Regulators (Finance, ICTs) [Mvilawemphi Dlamini](#), FSRA, CBE
- iii) National, Regional (Eswatini Competition Commission, CRASA)

16:45- 17:00 CLOSING CEREMONY