



WSBI



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24TH AFRICA REGIONAL GROUP

TRANSFORMING FINANCIAL INSTITUTIONS THROUGH INNOVATION

What strategy to adopt in order to become a leader in financial innovation in your market?

11-13 APRIL 2018, TUNIS

Founded in 1924, **the World Savings and Retail Banking Institute (WSBI)** is an international banking association that brings together savings and retail banks in all continents. It represents the interests of circa 6,000 financial institutions with total assets of USD 16.7 trillion and serving over 1.3 billion customers in some 80 countries worldwide (2014 figures). As a global organisation, WSBI focuses on the international regulatory issues that affect the savings and retail banking industry. It supports the aims of the G20 in achieving sustainable, inclusive and balanced growth, as well as job creation around the world, whether in industrialised or less developed countries.

WSBI's offer is based on the representation of interests with the aim of shaping international policies affecting retail banking; sharing knowledge, networking and exchanging best practices within an international network on market and retail banking developments. Consulting and training services and publications.

La Poste Tunisienne will host the 2018 Africa Regional Group Meeting in cooperation with the Caisse des Dépôts et Consignations of Tunisia. Financial institutions worldwide are embracing the change fuelled by new technology, changing rules and customer demands. The meeting will therefore assess what are the necessary business model transformation requirements to be successful and sustainable in disruptive innovation times and how the regulation should support this transformation. Latest innovative developments in areas like blockchain, crypto-currency, biometry and virtual banking will also be covered from the regulatory and operational perspectives. Discussions will focus on how innovation can at the same time differentiate your institution from competitors, better serve your customer and bancarize populations that are poorly served. Participants will then be invited to reflect upon key success factors of the bank of the future and how to take the leadership of innovation on their respective markets.



Venue	Accommodation
<p>Hotel Carthage Thalasso Gammarth</p> <p>Les Cotes de Carthage. Bp720, Gammarth 2070, Tunisia</p> <p>Phone: +216 71 910 111</p> <p>http://www.carthagehalassoressort.com/</p>	<p>Ramada Plaza (30 metres in front of the venue)</p> <p>Les Cotes De Carthage, Gammarth, Tunisia</p> <p>Phone: +216 71 911 100</p> <p>http://www.ramadaplaza-tunis.com/</p>
<p><i>Special rates negotiated by Tunisian Post (while booking, please mention the special price given to Tunisian Post)</i></p> <ul style="list-style-type: none">• Bed & breakfast: 160 Tunisian Dinar (54€)• <i>Contact:</i> Mr Abdelwaheb Khnichi Cell: 00216 27 595 914 Email: hdm@carthagehalassoressort.com• Bed & breakfast: 195 Tunisian Dinar (65€)• <i>Contact:</i> Mrs Chadia Mbarek Cell: 00216 29302182 Email: chedia.mbarek@ramadaplazatunis.com	



DRAFT PROGRAMME

10 April 2018

19.45 WELCOME COCKTAIL, OFFERED BY WSBI AT CARTHAGE THALASSO GAMMARTH HOTEL

Day 1, 11 April 2018

08.30-09.00 WELCOME AND REGISTRATION

09.00-09.45 WELCOME WORDS BY THE MASTER OF CEREMONY (WASSIM BEL ARBI, CDC)

OPENINGS: The future of the bank and postal bank and which business model should they adopt in order to reinforce their role in financial inclusion

- + Mr. Moez Chakchouk, CEO, La Poste Tunisienne**
- + Ms. Boutheina BEN YAGHLANE, CEO, Caisse des Dépôts et Consignations of Tunisia**
- + Governor of the Central Bank of Tunisia**
- + Mr. Anouar Maarouf, Technology and Digital Economy Minister of Tunisia**

09.45-10.15 MESSAGES TO WSBI MEMBERS

The role of savings banks and postal banks in financial inclusion and the role of governments and regulators to help them fully achieve their financial inclusion mission. The impact of technology and innovation on financial markets and the need for savings and postal banks to adapt quickly.

- + MR. CHRIS DE NOOSE, DIRECTEUR GÉNÉRAL DU WSBI**
- + MR. SABASABA MOSHINGI, DE TPB TANZANIE ET PRÉSIDENT DU GROUPE RÉGIONAL AFRIQUE DU WSBI**



10.15-11.00 **COFFEE BREAK (PRESS/INTERVIEWS/GROUP PHOTO)**

11:00-11.30 **Keynote speeches**

Innovation: an unprecedented opportunity for Africa

✚ Mr. **Sami Ghazali**, Director, Digital Economy, Investment and Statistics at the Tunisian **Ministry of Communication Technologies and Digital Economy**

African financial sector serving the real economy

What are priorities for the AfDB, in particular when it comes to supporting the real economy?

✚ Mrs. **Yacine Fal**, Deputy Director General for the North Africa Regional Department, **African Development Bank (AfDB)**

11.30 -12.30 **POLICIES, REGULATORY APPROACHES AND CHALLENGES OF DIGITAL FINANCIAL INCLUSION**

What are the policy and regulatory approaches to address challenges such as: including disadvantaged people; ensuring interoperability and facilitating cooperation between the public and private sectors, balancing risks and innovation and creating appropriate incentives for financial service providers (KYC and CDD, etc.)?

- ✓ Moderator: **Mr. Jaloul Ayed, MED CONFEDERATION** President and former Finance Minister of Tunisia
- ✓ **Mr. Dossolo Diarra**, Resident representative of the **UEMOA** Commission
- ✓ **BCEAO** representative
- ✓ **Mr. Mahmoud Montassar**, President of the Microfinance Supervisory Authority in Tunisia
- ✓ **Mr. Brian Muthiora**, Regulatory Director, Mobile Money | M4D | at **GSMA**

12.30-12.45 **QUESTIONS AND ANSWERS BETWEEN PANELISTS AND WITH THE AUDIENCE**

12.45-14.15 **LUNCH**



14.15-15.30 **Strategies, operational approaches and challenges to Digital Financial Inclusion:** From mobile money to mobile banking and digital opportunities to meet the triple challenge of data collection, data sharing and data protection.

Introduction & Moderation: **Mr. Moez Chachouk**, CEO, La Poste Tunisienne

- ✓ **Mr. Benjamin Dzoboku**, General Manager, **HFC Ghana**. Mobile banking is the solution to address financial inclusion in Africa and Ghana in particular, considering the strong presence of mobile phones, but it is not enough and it must be coupled with innovative financial products and services, financial education, intelligent collaboration with MNOs and this within a structured regulatory framework for all operators.
- ✓ **Barid Bank Mobile**, advancements and progress since its implementation and commercialization; role in the financial inclusion, and prospects. By **Ms. Zakia Hazzaz**, International Cooperation and CSR Director, **Al Barid Bank**.
- ✓ **New concept of financial inclusion : Mobile micro-investment funds (Fond commun de micro-placements par téléphonie mobile)**, by **M. Khaled Zribi**, **CGF Tunisie**
- ✓ **PosteCash**: A hybrid platform created by La Poste du Sénégal for delivering financial services dedicated to the promotion of financial inclusion and the banking of African populations. These services (like integrated basic social services for rural electricity payment, transfers, etc.) are supported by an online "tontine" application, and can be done off or online), by **Bassirou WADE**, General Manager of **PosteFinances**

15.30 -15.45 **QUESTIONS/ANSWERS**

15.45-16.15 COFFEE BREAK

WSBI INSTITUTIONAL AGENDA

16:15-18:00 **Challenges and success of WSBI member institutions: round table**

The digitization of the financial offer forces all financial institutions to rethink, in whole or in part, their business model, offer and customer policy: What is the impact of technology, to what extent do you need to change your business model, how has your offer evolved in recent years and does technology help you differentiate yourself from the competition? What are your recent successes, challenges and next steps in 2018-2019: Each WSBI member institution is invited to make a 5 minute to 10 minute presentation on the above topics.



+ Institutions that are not yet a bank or are applying for a license (20)

Introduction: La Poste Tunisienne

Panel: SONAPOST (BF); PosteFinances (SN), KPOSB (KE).

+ Banks & MFIs (40)

Introduction: Centenary Rural Development Bank (UG),

Panel: HFC bank (Ghana); POSB ; Pride Microfinance (UG), Caixa Económica de Cabo Verde

+ Postal banks (20)

Introduction: Al Barid Bank (MO),

Panel: Lesotho Postbank, TPB (TZ), Postbank Uganda

18:00 **Closing remarks**

18:15 END OF THE FIRST DAY

19:45 DINNER OFFERED BY LA POSTE TUNISIENNE THE PLACE WILL BE CONFIRMED ON THIS DAY

DAY 2, 12 April 2018

08.30-08.45 **Welcome**

08.45-10.45 **Innovation, strategies to optimize creation and deployment: applications based on the blockchain, by Mr. Mohamed Zouhaier, Mobile Payments Responsible, La Poste Tunisienne**

Introduction **Ms. Sanziana Gheorghiu**, Sales Manager EMEA at **STRANDS**. The company, which was founded in 2004 in the USA, is the "Fintech Partner for Banks", serving more than 600 bank implementations with a hundred million customers in thirty-six countries, categorizing and enriching ninety-four million banking transactions daily. Their portfolio of products share a common foundation based on Big Data Processing, Artificial Intelligence, Machine Learning, Open API, and best-in-class Customer Experience

+ Digital offer extended to savings and credits: panel

- ✓ **Société Générale Manko** and **YUP** digital offer for Senegal, by Gaëtan Debuchy, CEO. Launched in 2017, YUP is Société Générale's mobile money solution in Africa. In Senegal, YUP has complemented Manko's microcredit offer (2013). How these two offers have evolved and how to ensure synergy between them in order to increase the financial inclusion of the unbanked is at the heart of Société Générale's policy.



- ✓ The Group mobile platform created by **TPB** allows groups to save, take loans and make contributions to their social funds, all via their mobile phones; by **Mr. Sabasaba Moshingi**, CEO of **TPB Bank Tanzania**
- ✓ Virtual banking: the case of **Imaginbank**, the virtual bank designed by Caixabank (Spain), by **Mr. Chris De Noose**, Managing Director of **WSBI**
- ✓ Blockchain: In Tunisia, some pioneers are already following the example of La Poste, which registers and authenticates all the monetary exchanges made by the users of its e-dinar system and which has already developed its platform MobiPoste; by **La Poste Tunisienne**.

10:45-11:00 QUESTIONS/ANSWERS

11.00-11:30 **Coffee Break**

11:30 -13:15 **The new concept of customer** – Faithful passenger and dropping bulkheads: how do banks face the need to adopt new models and new technologies to improve the customer experience and offer for consumers and SMEs? What is the impact of new technologies on the client?

Introduction and moderation: **Mrs. Laurie Dufays**, Deputy Director, Mena & Africa Institutional Relations, **WSBI**

Panel 1

- ✓ Agent banking:
 - **Mr. Charles Kabanda** , CEO of **Centenary and Rural Development Bank** and President of Banking Association of Uganda
 - **Mr. Admore Kandlela**, CEO **People's Own Savings Bank of Zimbabwe**
- ✓ Village banking: **Mr. Alex Kayaayo**, Executive Director, **Postbank Uganda**

Panel 2

- ✓ Customer loyalty: repeat borrowers for customer retention by **Mrs. Veronicah Namagembe**, Managing Director, **Pride Microfinance**
- ✓ Serving SMEs: **Mrs. Boutheina Ben Yaglane Ben Slimane**, Managing Director, **Caisse des Dépôts et Consignations of Tunisia (CDC)**
- ✓ Serving and financing the rural areas: **Mr. Joseph Mverecha**, **Head of Strategy and Marketing, Agribank (ZBW)**

13:00-13:15 Questions/Answers



13:30-14:30 **LUNCH**

14:30-16:00 **The Roadmap for innovation to serve the very little or unbanked populations**

Workgroups

Participants are invited to reflect on the key success factors of the bank of the future and how to take the lead of innovation in their respective markets (Group 1).

Participants are also invited to reflect on the impact of innovation on their business models including postal models and the changes that are required to make their business model sustainable (Group 2)

Group 1: How to use technology to take the lead of the market and how do you plan to do it?

 Introduction et modération du groupe 1 : **Mr. Sabasaba Moshingi**, CEO of **TPB Bank** Tanzania and President of the **WSBI** Africa Regional Group

- Which means do you need?
- Which resources do you have?
- How to define the appropriate management to accompany the change over time
- A light and efficient structure
- Half bank, half idea factory
- Telecommunication, spearheading the development of the sector

Group 2: The End of a System

 Introduction et modération du groupe 2 : **Mrs. Laurie Dufays**, Deputy Director, MENA & Africa Institutional Relations, **WSBI**

- Is it the end of the system?
- How to prepare for it and how to prepare the transition
- How to accelerate it?
- What are the parameters of the *new* system and its benefits?
- How to ensure the sustainability of the *new* system?
- How to facilitate its acceptance by the users?



16.00-16.30 **COFFEE BREAK**

16.30-17.15 **Roadmap outcomes and members recommendations**

17.15-18.15 **Achievements WSBI in the African region and next steps**

✓ **Mr. Chris De Noose**, Managing Director, **WSBI**

UFA 2020: Members' best achievements in 2017:

- **Mr. Alex Kayaayo**, Executive Director of **Postbank Uganda**
- **Mr. Antonio Moreira**, CEO of **Caixa Económica de Cabo Verde**

18.00 -18.15 **QUESTIONS/ANSWERS**

18:15-18:30 **Closing of the programme by Sabasaba Moshingi, President of the WSBI Africa Regional Group and Moez Chakchouk, CEO of La Poste Tunisienne**

19:30 DINNER OFFERED BY WSBI

RESTAURANT WILL BE ANNOUNCED THAT SAME DAY

DAY 3, 13 April, 2018 - SOCIAL PROGRAMME



09.00	Leaving the hotel (Ramada or Carthage Thalasso)
09.30 -11.00	Visit of a branch
11.00 -12.30	On our way to Hammamet
12.30 -14.00	Lunch
14.00 -18.00	Visit of Hammamet : Medina, Kasbah and Roman sites
18.00 -19.30	On our way back to the hotel (Ramada or Cartage Thalasso)
Betw. 19.30 & 20.00	Arrival at the hotel