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3RD EDITION

AFRICA'S FINTECH ECOSYSTEM
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AGENDA



CONVERSATION STREAM

Opening Leadership Panel: Rewriting Africa's Financial Services for a Global Playbook

Africa's financial story has shifted from one of catching up to one of setting the pace. Innovations from agent banking to digital payments have become deeply embedded in the financial services sector. This panel will explore how banks, telcos, and regulators can harmonize these successes into a unified continental system that thrives despite currency volatility and fragmented markets. It is a session where strategy meets accountability, challenging the continent's most consequential leaders to align their incentives and close the gap for the millions still underserved. This panel will explore the friction points between legacy systems and fintech agility, defining the next era of African financial sovereignty.

Key Discussion Points

- Africa has produced globally influential financial infrastructure like mobile money, instant payments, and agent networks. What is the next innovation that comes out of this continent and scales globally?
- The relationship between banks and fintechs has evolved from rivalry to rhetoric about partnership. Where is the genuine collaboration actually happening and where is it still just talk?
- Regulators across the continent are under pressure from two directions at once: protect consumers and financial stability, while enabling innovation at speed. How are the best-performing regulatory environments managing that tension in practice?
- Capital has become more selective. Investors are no longer funding growth stories; they want sustainable revenue, governance, and regulatory alignment. What does a fundable African financial services business look like in 2026?
- Telcos sit on distribution infrastructure that no bank or fintech can replicate at scale. Are they partners, competitors, or something else entirely and how is that relationship evolving?
- If Africa's financial services leaders could fix one structural problem in the ecosystem today, what would it be?



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Rebuilding Africa's Payment Rails with Digital Assets

The traditional correspondent banking model is increasingly viewed as an obstacle rather than a bridge for African trade. As we move through 2026, the integration of stablecoins and digital assets into mainstream payment rails has become a necessity for survival in a high-inflation, dollar-scarce environment. This panel will explore how programmable money is being used to bypass the dollar detour, allowing for instant, 24/7 settlement that traditional SWIFT-based systems simply cannot match.

With major telcos and payment processors now exploring stablecoin-native ledgers, the focus has shifted to the real economy. This session will explore how digital assets are providing the liquidity and speed required for cross-border B2B payments, transforming how African businesses manage their treasuries and settle global invoices without the traditional friction of 48-hour waiting periods.

Key Discussion Points

- Stablecoins are already being used for payroll and trade settlement across African markets. Which institutions in this room are building for that reality and which are still treating it as a future concern?
- 99% of stablecoin volume is US dollar-denominated. At what point does this shift from a useful financial tool into a structural problem for African monetary policy, and who decides where that line is?
- When the massive distribution infrastructure of mobile money meets the dollar stability of regulated stablecoins, what new products are created and how do we manage the systemic risks?
- Currency illiquidity on intra-African corridors is a massive barrier to trade. Can digital asset pools provide the FX depth needed to make direct local-currency settlement viable?
- How should compliance teams at African banks be thinking about KYC and AML for on-chain flows, and are the current VASP frameworks in Kenya and South Africa sufficient?



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Darlington Wleh

President of Blockchain Centre NBO



Jason Masai

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David Nandwa

CEO, Honeycoin



Bolarinwa Odupe

CEO, Centiiv

Building Infrastructure for the Next Billion Transactions

The first decade of African fintech was defined by super-app ambitions and the consumer-facing wallet. The next decade is being defined by infrastructure. This panel will explore the shift toward a modular financial stack, where the winner is no longer the one with the most users, but the one who owns the most critical piece of the infrastructure.

From credit-scoring engines that use alternative data to cybersecurity layers that protect against AI-driven fraud, the future of the ecosystem depends on these hidden foundations. This session will discuss the technical and commercial hurdles of building Infrastructure-as-a-Service in a continent where data is often fragmented and connectivity can be inconsistent.

Key Discussion Points

- Africa is moving from consumer-facing apps to embedded finance. What are the critical infrastructure gaps that still prevent a non-fintech company from launching a lending product in 48 hours?
- Open Banking is a mandate in some markets and a myth in others. Where is the technical implementation actually working, and how are providers monetising data access?
- With the rise of deepfakes and AI-powered identity theft, how is Africa's identity infrastructure evolving to move beyond simple BVN or ID checks to biometrics and on-chain verification?
- Cloud vs. On-Premise: As African regulators push for data sovereignty, how are infrastructure providers balancing the need for local data centers with the cost-efficiencies of global tech stacks?
- Infrastructure is expensive to build and slow to scale. Is the VC model still the right way to fund these long-game companies, or do we need a new funding playbook for such companies?



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Unlocking Financial Health: The Next Phase of Inclusion

Across the continent, the financial inclusion conversation has moved to a new, more difficult chapter. While mobile money penetration and digital payments are at an all-time high, hundreds of millions are still functionally excluded; they have a digital wallet, but they lack the credit, insurance, and wealth-building tools to escape poverty. This panel will explore the aggressive push by Tier-1 banks to "fintech-ize" their operations and the counter-offensive by fintechs seeking banking licenses to lower their cost of capital.

As central banks in Nigeria, Kenya, and South Africa enforce new open finance frameworks, the traditional silos are collapsing. We are moving from a world of polite partnerships to a world of direct competition for consumer trust. This panel will explore whether traditional banks can ever move fast enough to beat a licensed, balance-sheet-heavy fintech at its own game, and what "financial health" actually looks like beyond a basic transaction rail.

Key Discussion Points

- Inclusion is no longer just about access; it's about financial health. How are the continent's leaders moving beyond providing simple liquidity to providing actual capital and insurance to the informal sector?
- Why are Africa's top fintechs suddenly obsessed with becoming banks? Is the "asset-light" model officially dead in 2026's high-interest-rate environment?
- Banks have the historical trust, but fintechs have the user experience. Who is winning the fight to be the customer's primary lender?
- How are best-in-class players using alternative data to lower interest rates for MSMEs without crashing their NPL (Non-Performing Loan) ratios across volatile African economies?
- Are traditional banks becoming invisible utility providers for fintechs, or is the Banking-as-a-Service model a trap that eventually destroys bank brands?



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