



PAYMENTS ASSOCIATION OF NAMIBIA

# 1<sup>st</sup> PAN PAYMENTS CONFERENCE | 2014



# PROGRAMME

DATE: 12 November 2014  
Venue: Safari Hotel,  
Windhoek, Namibia

A decorative graphic in the bottom left corner consists of several overlapping, semi-transparent documents or forms, rendered in a light green color, creating a sense of depth and activity.

Enhancing the National  
Payment System in Namibia



To be a guardian of the safe and reliable National Payment System (NPS) that conforms to international standards.

## **VISION**

To maintain a world-class payment system that meets domestic, regional and international requirements.

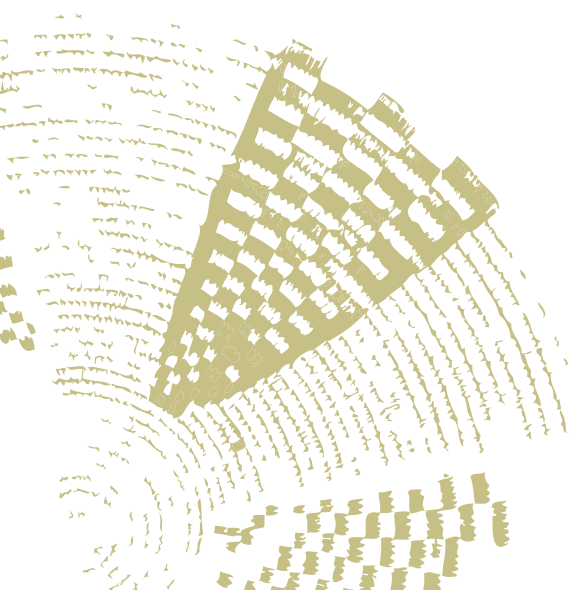
## **MISSION**

To manage and regulate fairly, equitably and transparently the participation, innovation and development of the NPS and its stakeholders, for the benefits of the Namibian nation.

## **PURPOSE**

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Lily Brandt  
CHAIRPERSON

The payments conference is the first since PAN was duly constituted nine years ago on the 12 August 2005. The Payments Association of Namibia's mission is to maintain a world-class payment system that meets the domestic, regional and international requirements.

PAN's involvement in both the domestic and in the regional payment integration initiatives are set out in the Payment System Management Act, 2003, (Act No. 18 of 2003), as amended, the NPS Vision 2015 and the internal PAN Strategic Plan 2012 – 2015. It is under this mandate that PAN will hold its first annual conference on **12 November 2014** at Safari Court Hotel, Windhoek, Namibia from 08h00 to 18h30. Under the theme **“Enhancing the National Payment System in Namibia”** the conference aims to deepen the relationships and networks, through continued deliberations with our stakeholders.

In line with our mission, our esteemed speakers, both national and international, from various financial, regulatory and implementing institutions, will offer an overview of the current and the future outlook pertaining to regulation, access, participation, principles and trends in the context of local, regional and international environments.

I wish to extend a warm welcome to all stakeholders who are attending the 1st PAN Payments Conference in Namibia to enjoy this opportunity to initiate collaborative activities and to deliberate on matters pertaining to the enhancement of efficiency, innovation, safety and reliability in the national payment system.

# 1<sup>st</sup> PAN PAYMENTS CONFERENCE | 2014



Mberipura Hifitikeko  
Regulatory & Compliance Manager



Annette Rathenam  
Chief Operating Officer



Saima Herman  
Operation Officer



Lydia Iiyambo  
Administration Officer



Sarafina Hafenyane  
Cleaner



Loide Amweero  
Office Assistant



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08h00 to 08h45

## Registration and tea

08h45 to 09h00

### -Namibian Anthem & AU Anthem

09h00 to 09h15

**A.** Opening remarks by : PAN Chairperson

**B.** Keynote address  
PAN COO: Annette Rathenam  
ROLE OF PAN IN THE NPS

09h15 to 09h45

**C.** Keynote address  
Chairperson, Bankers Association of Namibia:  
LANDSCAPE OF PAYMENTS IN NAMIBIA

9h45 to 10h15

**D.** Official opening of Conference: Barbara Gowaseb  
Director: Payment and Settlement Systems, Bank of Namibia

10h15 to 11h00

### Tea

11h00 to 12h00

## Break away sessions

- A.** Presentation with:  
Q&A TRENDS IN GLOBAL CARD SCHEMES  
Alon Stransky, Head: Transactional Banking Sales, Rest of Africa Subsidiaries, Nedbank Limited
- B.** Presentation with:  
Q&A FUTURE OF MONEY AND PAYMENTS IN AFRICA, VISA  
Geraldine Mitchley, Director Emerging Products innovation - Africa, VISA Inc
- C.** Presentation with:  
Q&A INTEROPERABILITY AND FINANCIAL INCLUSION,  
THE ROLE OF THE REGULATOR  
Sergio de Sousa, Deputy Director: Policy, Research and Oversight  
Bank of Namibia

12h00 to 13h00

## Break away sessions

- A.** Presentation with:  
Q&A FUTURE OF CHEQUES IN NAMIBIA  
Chris Diemer, Senior Operations Manager: Payments & E-Channels  
Product/Channel Dev.& E-Channel Processing
- B.** Presentation with:  
Q&A COMBATTING FINANCIAL FRAUD  
Susan Potgieter, General Manager: Commercial Crime Office, SABRIC
- C.** Presentation with:  
Q&A ROLE OF NON-BANKS IN THE PAYMENT INDUSTRY  
Pieter Swanepoel, Chairperson, PAN Stakeholder Forum

13h00 to 14h00

### Lunch

14h00 to 15h00

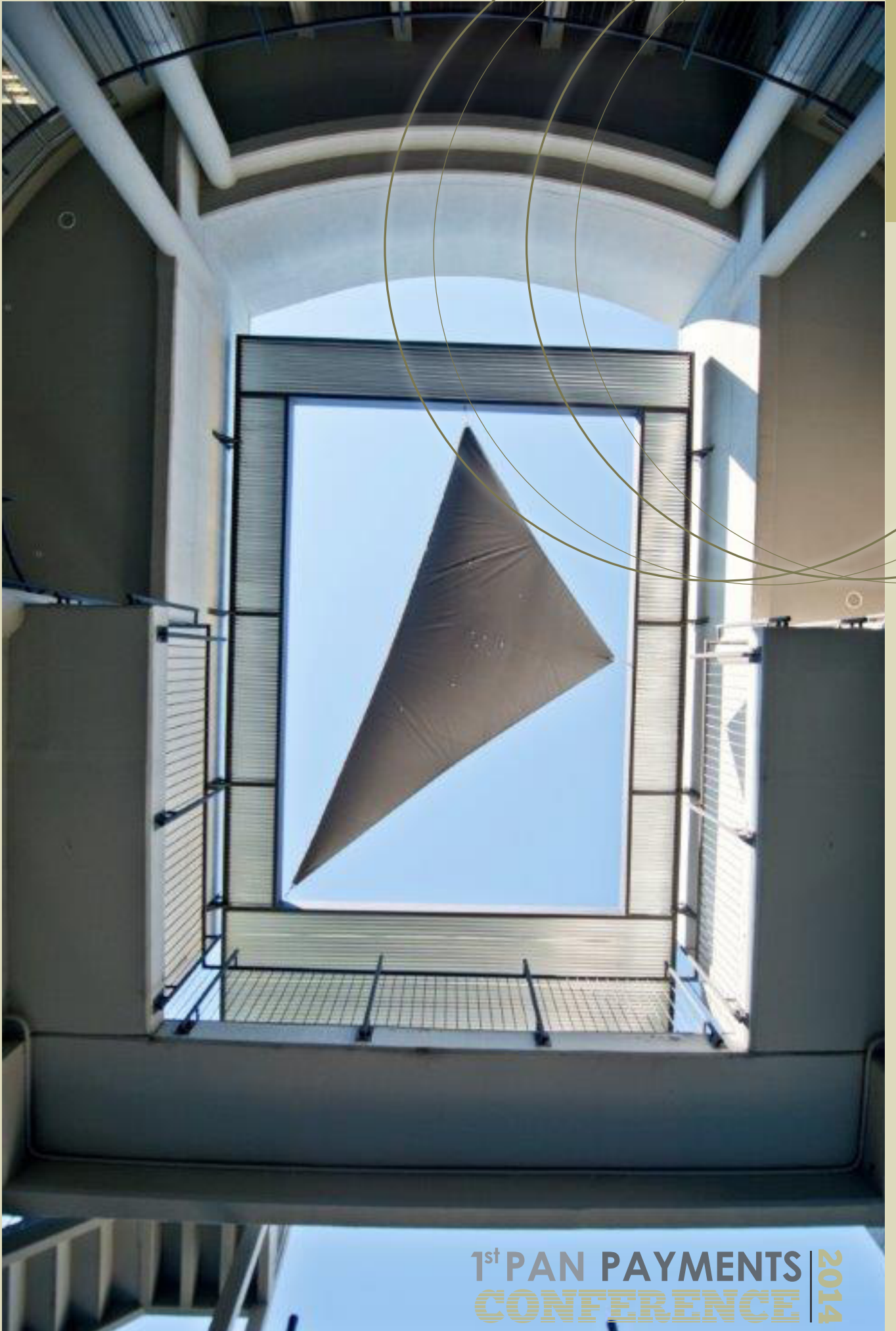
A presentation with:  
Q&A - SADC AN INTEGRATED COUNTRY EXPERIENCE  
Mr Magedi - Titus Thokwane, SADC Payment System Project Manager  
SARB National Payment System Department

15h00 to 15h30

### Conference Highlights - AU Anthem & Namibian Anthem

15h30 to 18h30

## Networking and Cocktail



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CONFERENCE



## Topic: ROLE OF PAN IN THE NPS



**Annette Rathenam**

Chief Operating Officer:  
Payments Association of  
Namibia (PAN)

Annette Rathenam heads the Payments Association of Namibia since 2012.

As COO, she manages the Association's affairs under the guidance of the PAN Management Council. She holds an Honours BCom (Accounting) degree from Unisa.

Prior to joining PAN she was working for the Bank of Namibia for 10 years, spending most of her career in the Banking Supervision Department.



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## Topic: LANDSCAPE OF PAYMENTS IN NAMIBIA



**Ian JM Leyenaar**

Chairman: Bankers Association of Namibia

Ian JM Leyenaar, born in South Africa, 1956, currently the CEO of First National Bank Namibia.

Ian's 36 years of banking career started when he joined Barclays National Bank, Durban Branch as a Clerk, in January 1975 after completing National Service in 1974. He has had extensive banking experience mainly in Kwa-Zulu Natal within the larger industrial/commercial branches. He obtained his first managerial appointment as a corporate manager at Natal Bank Branch in 1986.

In late 1991 he was fortunate to be seconded to Barclays Bank Hong Kong where he worked in the Corporate Division looking after a large portfolio of European, UK and North American Hong Kong based relationships.

Since 1996 Ian held several senior banking positions in the Bank. During March 1998 he was appointed as Chief Manager Pietermaritzburg and commenced the transformation process in terms of the bank's strategy at that time, and was also appointed Chairman of the local transformation committee. With the formation of Metro Delivery he held the position of Sales & Service Director and together with the Sales & Service Management Team he led the very traumatic rationalisation process and had to embark on rebuilding the business, incorporating many challenges, including unbundling previously segmented branches, new processes and new credit structures amongst many.

From 2000 to mid 2005 Ian held Area Manager positions within KwaZulu Natal. During July 2005 until 2009 he took up the position of Chief Executive Officer and Managing Director at First National Bank in Swaziland. In 2009 Ian joined FNB Head Office in Namibia as the Chief Executive Officer of the bank.





## Topic: TRENDS IN GLOBAL CARD SCHEMES



### **Alon Stransky**

Head: Transactional  
Banking Sales, Rest  
of africa Subsidiaries,  
Nedbank Limited

Alon Stransky heads up Transactional Banking Sales for Nedbank Rest of Africa Division. His experience over the last 16 years in banking has covered many areas of Retail and Wholesale banking. Particular highlights include starting PepBank for the underserved retail market, his time in Card Issuing and Acquiring, formalising the operation/regulation of the RSA card market and expanding his horizons in Africa.

Alon enjoys expanding into new markets which always have their own dynamics, challenges and opportunities. He remains focussed on ensuring that wherever he invests his time, the landscape and businesses are enhanced.







## Topic: FUTURE OF MONEY AND PAYMENTS IN AFRICA



### **Geraldine Mitchley**

Director Emerging  
Products & Innovation  
Africa, Visa Inc

Geraldine Mitchley joined Visa Inc, a global payments technology company, as Director of Emerging Products & Innovation – Africa in February 2012. Based in Visa Sub-Sahara Africa’s head office in Johannesburg, Geraldine is responsible for product management and strategy in areas such as advanced digital payments, new technology, new channel and new market segment deployments.

Prior to joining Visa, Geraldine managed special payments innovation pilots at Standard Bank’s Innovation company, Beyond Payments. During her tenure at Beyond Payments, Geraldine played an integral role in implementing new innovative mobile money and contactless programmes.

Previously, after numerous business development and consulting roles in the retail, marketing and property industry, Geraldine headed up a business intelligence company for 10 years, Knowledge Factory, working with large retailers and banks, building out marketing segmentation and strategies driven out of data analytics.





## Topic: INTEROPERABILITY AND FINANCIAL INCLUSION, THE ROLE OF THE REGULATOR



**Sergio De Sousa**

Deputy Director: Policy,  
Research and Oversight at  
Bank of Namibia

Sergio de Sousa is the Deputy Director at Bank of Namibia responsible for Policy Development and Oversight for the National Payment System. Sergio has a Master's Degree in Commerce with specialisation in Information Technology. He has been involved in Payment Systems for more than 6 years.

Sergio's career has seen him actively involved in numerous projects such as the upgrade of the Namibia Interbank Settlement System (NISS), implementation of Government EFT, Namclear Clearing Systems Project, SADC Payment Systems Project and more specially the SADC Integrated Regional Electronic Settlement System (SIRESS).

At Bank of Namibia he has also been instrumental in numerous payment system policy reforms with clear impact on financial inclusion such as the implementation of the Basic Bank Account in Namibia.





## Topic: FUTURE OF CHEQUES IN NAMIBIA



### **Chris Diemer**

Senior Operations Manager:  
Payments & E-Channels  
Product/Channel Dev.  
& E-Channel Processing

Born and bred in Namibia.

Matriculated / Abitur at the DHPS (Deutsche Höhere Privat-schule in Windhoek)

#### **Qualifications**

- National Higher Diploma Electrical Engineering (Light Current) from the Vaal Triangle University of Technology and Telecom SA Post and Telecommunication Training College.
- Technical training and experience in Automatic Exchanges and Data communication at Telecom Namibia.

Chris has over 20 years' experience in banking from a systems as well as business perspective in all areas of banking with a passion for payment systems Team member to establish, operate and manage the first localised banking system for Bank Windhoek in 2001 and beyond. Key role player in the establishment and implementation of the Namibian Clearing House called Namclear within the cheque, EFT and Card space during 2004 to 2008.

Knowledge and exposure to South African, Botswana and Zambian payment systems. He is a Management Council member of PAN (Payments Association of Namibia).





## Topic: COMBATING FINANCIAL FRAUD



### **Susan Potgieter**

General Manager:  
Commercial Crime  
Office at SABRIC

Susan is the General Manager of the Commercial Crime Office at SABRIC, a non-profit company mandated to support the banking industry in South Africa in their continuing fight against organised crime.

SABRIC hosts the inter bank crime data repository and provides it's members with a range of crime risk information products as well as operational support. SABRIC, on behalf of the banking industry, manages the public private partnerships aimed at combating crime amongst an array of other crime combating initiatives coordinated by SABRIC.

An attorney by profession, Susan has worked with the banking industry in various capacities for over 23 years.

She currently serves on the E-Commerce Advisory Committee to the Minister of Finance, The BRICS Expert Group on Cybersecurity and is a regular speaker at conferences.







## Topic: ROLE OF NON-BANKS IN THE PAYMENT INDUSTRY



**Pieter Swanepoel**

Chairperson: PAN Stakeholder Forum

Pieter is the Managing Director of Real Pay a payments solutions company offering services in Namibia, South Africa, Botswana and Swaziland.

His career originated in SA's banking sector during the mid-nineties where he filled senior and general management positions during his tenure at two of the leading banking groups. Currently Pieter serves in various structures within the National Payments System (NPS) established under Central Bank directive to oversee and self-regulate payment systems.

In Namibia he serves as non-bank member of the PAN Management Council, is chairperson of the PAN Payments Stakeholder Forum (PAN PSF) and member of the PAN PSF Work Group.

In South Africa, he serves in various structures established by the SARB and PASA including the Early Debit Order Payment Systems Stakeholder Forum (EDO PSSF) Steering Committee, EDO PSSF Technical sub-committee (chairperson), TPPP Association, SARB NPSSB and the Authenticated Collections (AC) Work Group non-bank member. He is the chairperson of the Commercial Independent Bureaux Association (CIBA) an independent association for System Operators and TPPP's.

Pieter holds the degree BComm (Hons) Economics from the University of Pretoria and participated in various strategic management and business leadership initiatives as well as payments programmes.





## Topic: SADC AN INTEGRATED COUNTRY EXPERIENCE



### **Magedi-Titus Thokwane**

Lead Operational Specialist:  
National Payment System  
Department - SARB  
(South African Reserve Bank)

Magedi-Titus is responsible for project management of SADC payment system project initiatives and the regional settlement services.

Prior to joining NPSD, Magedi-Titus was Head: Business Analysis in the Business and Technology Department (BSTD) at the SARB. Among others, Magedi-Titus was involved in the design, testing and implementation of payment system initiatives at the SARB.

Magedi-Titus also served as Head: Executive Information System (EIS), business solution consultant and developer at Telkom prior joining the SARB in 2000.



**NOTES**

Lined area for notes.





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