Delegate HANDBOOK

1st Africa
CREDIT & RISK REPORTING CONFERENCE

Data Governance Frameworks for Effective Credit & Risk Management

19-23 AUGUST 2024

JOHANNESBURG, SOUTH AFRICA

CIS *Kenya*
Towards a more open credit market

SACRRA | CREDIT & RISK REPORTING ASSOCIATION

NCR
National Credit Regulator

CREDITINFO

TransUnion

METROPOL
reach new heights

CPB
CONSUMER PROFILE BUREAU

CONTENTS

WELCOME NOTE

We are delighted to welcome you to the 1st Africa Credit Reporting and Risk Conference, at the **Birchwood Hotel or OR Tambo Conference Centre.**

This conference brings together industry experts, thought leaders, and stakeholders in the credit market and presents a unique opportunity to delve into the critical topic of **Data Governance Frameworks for Effective Credit & Risk Management.** The African continent, just like the global credit market is continuously undergoing transformation towards economic stability. Having in place robust data governance frameworks has become imperative for sustainable growth and financial inclusion, financial health and stability.

Over the next few days, we will explore innovative strategies, best practices, and emerging trends in data management and their impact on risk management. Through engaging panel discussions, keynote addresses, and networking opportunities, we aim to advance knowledge sharing and collaboration within the credit reporting and risk management community during and after the conference.

We are confident that this conference will provide invaluable insights and actionable takeaways that will empower delegates to enhance their organization's credit and risk management capabilities.

Thank you for joining us. We wish you a productive and enriching conference experience.

Sincerely,

Magauta Mphahlele
Executive Director
SACRRA

https://sacrra.org.za/

Jared Getenga
Chief Executive Officer
CIS Kenya

www.ciskenya.co.ke

INFORMATION GUIDE

Registration and Help Desk

Kindly visit the conference registration desk if you have questions about the conference program, delegate's kits and material or need directions to a session. The lost-and-found is also located here. Smaller on-site meetings with some presenters can also be organized upon request. The registration and help desk will be open from 8 am-5 pm.

Refreshments and concessions

Drinks and refreshments will be available during tea breaks that are well scheduled in the program. The conference ushers will provide directions during these breaks. Internet access will be availed to all delegates at the Conference by Birchwood Hotel & OR Tambo Conference Centre through the Conference organizers. The password will be shared on arrival to our Conference Room, **Acacia Chamber.**

Exhibitions

Be sure to take time to check out the Exhibition booths available at the Conference Room. It's your chance to network and interact one-on-one with representatives of our Conference Sponsors and learn about a wide array of important services that they offer. They will be happy to serve you.

Availability of taxis and public transport from the Hotel

The hotel staff will be happy to arrange airport transfers and guide on any other form of transport. Below is the Hotel's standard schedule;

Birchwood to OR Tambo	OR Tambo to Birchwood
07h30	08h10
08h30	19h10
13h30	14h10
14h30	15h10
15h30	16h10
16h30	17h10
17h30	18h10
18h30	19h10
19h30	20h10
20h30	21h10
21h30	22h10

From Domestic Arrivals

- Exit the doors from the OR Tambo Airport Domestic Arrivals.
- From the greeting area, head right towards International Arrivals. Passing International Arrivals (on your right), look for the signs to car hire and the bus terminal.
- Bearing left, towards the street, exit the terminal building. Cross the road, following the signs to the bus terminal.

From International Arrivals

- Exit the doors from International Arrivals.
- From the greeting area, look for the signs to car hire and the bus terminal. Continue straight, towards the street, exit the terminal building.
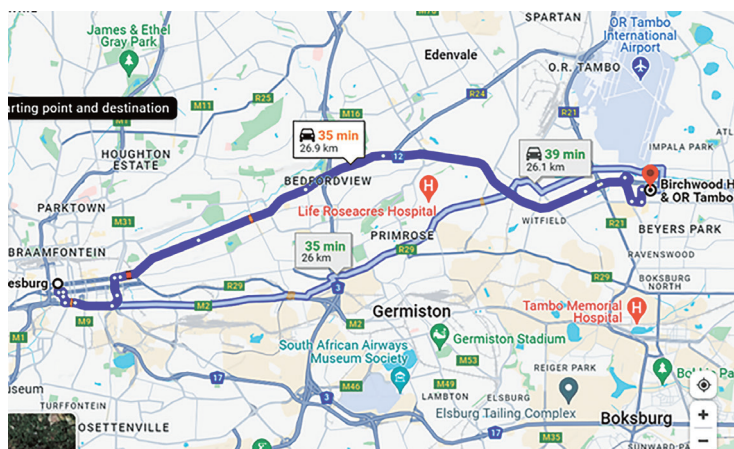- Cross the road, following the signs to the bus terminal.

However, the following taxi companies operate within the hotel vicinity and can be contacted directly.

Company	Contact details
Firstczar shuttle and transfers	Firstczar07@gmail.com
	063 313 3980
Avis Chauffeur driven Services	Reservations@elitechaufeur.co.za
	011 387 8431
Elite Chauffeur Services	072 729 9975
Jarat Chauffeur Services	info@jarattours.co.za
	082 643 2133 / 071 167 1876
Good Fellas Chauffeur Services	sales@gfellas.co.za
	0861 433 552
Shuttle King	info@shuttleking.co.za
	071 242 8838
EZ Shuttle	INFO@EZSHUTTLE.CO.ZA
	0861 397 488

Important Contacts

Contact Person	Mobile Number
Anestacia Burger	083 236 1819
Nomsa Tokoane	060 816 6924
Andrea van der Westhuizen	082 563 5194

Birchwood Hotel & OR Tambo Conference Centre, 44 Viewpoint Street, Bartlett, Boksburg, 1459, South Africa-map

Weather

18	19	20	21	22	23	24
22°	24°	21°	21°	23°	23°	23°
7°	7°	6°	8°	10°	10°	10°

25	26	27	28	29	30	31
24°	24°	24°	23°	24°	24°	25°
10°	10°	9°	11°	11°	11°	12°

AGENDA

19TH AUGUST 2024

CENTRAL BANKS, REGULATORS & POLICY MAKERS

TIME	SESSION	SPEAKERS
8:00 - 8:30	**Registration, networking & morning coffee**	
08:30 - 09:30	**SESSION 1:** **Welcoming remarks**	**Charles Chemel** Chairman of the SACRRA Governing Body **Jared Getenga** CEO - CIS Kenya
	Official Opening	**Lynette de Beer** Acting CEO - NCR **Luz Maria Salamina** Lead Financial Sector Specialist, IFC and ICCR Secretariat
09:30 - 10:00	**First Platinum Sponsor Keynote Address Economic Growth and Financial Stability Amidst High Uncertainty**	**Creditinfo Group** **John Cannon** - Group CEO
10:00 - 10:30	**Second Platinum Sponsor Keynote Address Accelerating into Africa's potential**	**TransUnion Africa** **Lee Naik** CEO & Regional President
10:30 - 11:00	**Tea Break**	
11:00 - 11:45	**SESSION 2:** **The Role of Regulators in Promoting Quality Data Sharing, Market Stability & Consumer Protection - Panel Discussion** • Regulatory tools to promote data sharing and reporting • The value of credit and risk market statistics • Coordinating, compliance and enforcement approaches	**Moderator:** **Magauta Mphahlele** Executive Director - SACRRA Panelists: **Nthupang Magolego** Executive Legal Advisor - NCR **Astrid Ludin** Deputy Commissioner - FSCA **Stephen K'Odera** Central Bank of Kenya
11:45 - 12:15	**Photo Session**	
12:15 - 13:15	**Lunch**	

TIME	SESSION	SPEAKERS
13:15 - 14:00	**SESSION 3:** **Regulatory Experiences on Data Quality Enhancement and Monitoring** • Setting standards for data sharing and submission • Country Case Studies	**Moderator:** **Jared Getenga** CEO – CIS Kenya Panelists: **Fred Asiamah-Koranteng** Director Collateral Registry - Bank of Ghana **Vimbai Sharon** Principal Bank Examiner- Reserve Bank of Zimbabwe
14:00 - 14:20	**Q & A**	**Audience**
14:20 - 16:00	**SESSION 4:** **Models of co-regulation** Guiding principles for establishing an industry driven trusted, independent and effective data sharing infrastructure and regime	**Magauta Mphahlele** Executive Director - SACRRA **Nthupang Magolego** Executive Legal Advisor - NCR **Alison Magrath** Executive Manager - Credit Bureau Association

DAY 2 — 20TH AUGUST 2024

CENTRAL BANKS, REGULATORS & POLICY MAKERS

TIME	SESSION	SPEAKERS
08:00 - 08:45	**Registration, networking & morning coffee**	
08:45 - 09:30	**SESSION 5:** **Data Quality Management** • Data Quality Management at Scale - A Recent Case Study from a Large European Bank • Analytical Tools for Data Quality Compliance Monitoring and Reporting - SACRRA Case Study	**Tom Loxton** Head of Data - AnyVan **Caroline Smith** Head: Technology and Programmes – SACRRA
09:30 - 10:15	**SESSION 6:** **Data Governance and Privacy** Best practices for data management and governance compliance and enforcement approaches	**Hannah Ndarwa** Head of Legal - CIS Kenya **Annemie Botha** Compliance - TransUnion **Lisa Maino** Director - Maino Stöger Attorneys

TIME	SESSION	SPEAKERS
10:15 - 10:30	**Silver Sponsor Keynote Address**	**Metropol Credit Reference Bureau Ltd** **Gideon Kipyakwai** Chief Executive Officer
10:30 - 11:00	**Tea Break**	
11:00 - 12:00	**SESSION 7:** **Data Sharing and Submission Approaches across Africa -** **Panel Discussion**	**Moderator:** **Collen Masunda** Global Specialist - Global Specialist, IFC and ICCR Secretariat Panelists: **Magauta Mphahlele** Executive Director - SACRRA **Nthupang Magolego** Executive Legal Advisor - NCR **Jared Getenga** CEO - CIS Kenya
12:00 - 12:15	**Bronze Sponsor Keynote Address**	**Consumer Profile Bureau** **Marina Short - CEO**
12:15 - 13:15	**Lunch**	
13:15 - 14:00	**SESSION 8:** **The nexus between quality data, credit decisioning and risk management**	**Sharief Allie** Consumer Credit Portfolio Specialist - The Foschini Group
14:00 - 14:40	**SESSION 9:** **Data Security and Quality Management** Implementing governance frameworks and programs for Privacy Management, Cybersecurity Risk Management and Data Governance	**Alan Louis Raubenheimer** Chief Executive Officer – Data Horizons

CENTRAL BANKS, REGULATORS & POLICY MAKERS

TIME	SESSION	SPEAKERS
08:00 - 08:45	**Registration, networking & morning coffee**	
08:45 - 09:30	**SESSION 10:** **Credit Information Sharing Landscape Across Africa** Developments and Emerging Models Panel Discussion	**Moderator:** **Dr. Samuel Tiriongo –(TBC)** Kenya Bankers Association Panelists: **Nthupang Magolego** Executive Legal Advisor - NCR **Bank of Uganda (TBC)** **La Banque Centrale des Ettats de l'Afrique de l'Ouest (BCEAO)** **HQ: Dakar, Senegal (TBC)**
09:30 - 09:45	**Q & A**	**Audience**
09:45 - 10:30	**SESSION 11:** **Principles of credit scoring - a regulatory perspective** Improving transparency and disclosure	**Nthupang Magolego** Executive Legal Advisor - NCR Creditinfo to join as a panelist
10:30-11:00	**Tea Break**	
11:10-12:00	**SESSION 12:** **Empowering Minds, Enabling Financial Inclusion**	**Lee Naik** Chief Executive Officer & Regional President, TransUnion Africa
12:10 - 13:10	**Lunch**	
18:00 - 20:30	**NETWORKING SESSION:** **The Future of Digital lending in Africa** Creditinfo Group - Fireside Chat at Birchwood Lawn Area	**Moderator:** **Burak Kilicoglu** CEO - Creditinfo Group International Panellists: **Esther Waititu** Chief Financial Services - Safaricom **Fabian Kasi** CEO - Centenary Bank Uganda **Rajal Vaidya** CRO - Absa Africa Region

DAY 4 — 22ND AUGUST 2024
CENTRAL BANKS & PRIVATE SECTOR

TIME	SESSION	SPEAKERS
08:00 - 08:30	**Registration, networking & morning coffee**	
08:30 - 09:00	**Welcome and Opening**	**Jared Getenga** CEO - CIS Kenya **Magauta Mphahlele** Executive Director - SACRRA
09:00 - 09:30	**Platinum Sponsor Keynote Address**	**TransUnion Africa** **Dries Zietsman** Chief Revenue Officer
09:30 - 10:15	**SESSION 13:** **Data Portability** • Emerging approaches in data acquisition and use from non-traditional lenders and data providers • Case Studies in the use of alternative data to enhance financial inclusion and improve credit and risk decisions	**Marina Short** CEO - Consumer Profile Bureau
10:15 - 10:35	**Platinum Sponsor Keynote Address**	**Creditinfo Group** **Esther Waititu** Chief Financial Services Officer - Safaricom
10:35 - 11:00	**Tea Break**	
11:35 - 12:20	**SESSION 14:** **Value of Quality Data for Market Insights** Industry utilization of market analytics and insights	**Illana Melzer** Engagement Manager - 71point4
12:20 - 13:00	**SESSION 15:** **Innovative Technologies to Enhance Data Sharing** • Data sharing platforms • API • Interoperability	**Zjaen Coetzee** Executive: Business Development, DPS Data Insights and Intelligence - BCX

TIME	SESSION	SPEAKERS

13:00 - 13:40

SESSION 16:
Digital lending as an accelerator to financial inclusion

Moderator:
Kamau Kunyiha
Regional Manager - Creditinfo Group

Panelists:
Philip Gichangi
Head of Lending Risk - KCB Group PLC

Lucy Kiai
Credit Tribe, Financial Services - Safaricom

Jashan Augustine
Solution Sales Executive - FICO

13:40 - 14:40 **Lunch**

14:40 - 15:10

SESSION 17:
Value of Data in Fraud Analysis and Protection
Emerging trends in fraud

Manie van Schalkwyk
CEO - South African Fraud Prevention Service

23RD AUGUST 2024

CENTRAL BANKS & PRIVATE SECTOR

Session sponsored by **State Secretariat for Economic Affairs (SECO), National Credit Regulator (NCR)** and the **International Finance Corporation (IFC)**

TIME	SESSION	SPEAKERS
08:00 - 08:45	**Registration, networking & morning coffee**	
09:00 - 09:30	**NCR Opening Remarks**	**Lynette de Beer** Acting Chief Executive Officer - NCR
	IFC Opening Remarks	**Paula Leynes Felipe** Regional Manager, Upstream and Advisory Eastern and Southern Africa, FIG, IFC
	SECO Opening remarks	**Daniel Lauchenauer** Head: Economic Cooperation and Development - Swiss Embassy, South Africa
09:30 - 10:10	**SESSION 1: Cross border information** Rationale and importance of harnessing cross border information sharing to promote inclusion and enhance stability	**Collen Masunda** Global Specialist - Global Specialist, IFC and ICCR Secretariat
10:10 - 11:00	**SESSION 2: Promoting cross border sharing in Africa:** Opportunities and challenges - Panel Discussion	**Moderator: Collen Masunda** Global Specialist - Global Specialist, IFC and ICCR Secretariat Panelists: **Anda Makrwede** Acting Senior Legal Advisor: Executive Support – NCR **Sidimohamed Abouchikhi** CEO, Creditinfo Morocco & Regional Director Creditinfo Group **Sam Omukoko** Founder & Group MD - Metropol CRB Central Banks – Ghana/Uganda/Nigeria

TIME	SESSION	SPEAKERS
11:00-11:30	**Tea Break**	
11:30-12:10	**SESSION 3: ICCR Data Related Working Papers** • Complementarity between Public Credit Registries (PCRs) and Private Credit Bureaus (PCBs) for improved data quality - Case Studies • Alternative data for enhanced management research/working papers • Interplay between credit inclusion and over indebtedness	**Luz Maria Salamina** Lead Financial Sector Specialist, IFC and ICCR Secretariat
12:10-12:45	**SESSION 4: The concept of consultative working groups for Africa**	**Collen Masunda** Global Specialist - Global Specialist, IFC and ICCR Secretariat
12:45-12:50	**Closing Remarks**	**Collen Masunda** Global Specialist - Global Specialist, IFC and ICCR Secretariat
13:00-13:20	**CONFERENCE CLOSING**	**Magauta Mphahlele** Executive Director - SACRRA **Jared Getenga** CEO - CIS Kenya
13:20-14:20	**Lunch & Departure**	

DAY 1

SESSION 2:

The Role of Regulators in Promoting Quality Data Sharing, Market Stability & Consumer Protection
Panel Discussion

Following the 2008 global financial crisis, regulators turned their focus towards surveillance, enabled by more stringent reporting and data collection requirements. As a result, financial institutions were forced to not only overhaul their risk management processes with a greater reliance on data, but to provide detailed reports to regulators on the risks they face and their impact on their capital and liquidity positions. This also called for strict adherence to certain data quality thresholds that have progressively improved in terms of wholeness and timeliness.

Managing and safeguarding large sets of data required for both regulatory compliance and business has become an important factor in the success of the financial industry, and the increased use of technology for data analysis and collection has meant that regulators are demanding more and more granular data to enhance supervision, risk assessment, and stress testing efforts, contributing to both data quality and data governance.

Increased regulation has indeed played a big role in the increasing demand for financial and risk data. Reporting requirements under every major financial regulation—from Basel III to IFRS 9 are increasingly data heavy, requiring banks to manage, clean, and analyse a large amount of information to mitigate risk, conduct stress testing, and perform analytics. In a Basel Committee on Banking Supervision (BCBS) 239 world, the value of banks' data models and architecture becomes significant, not just for meeting regulatory reporting requirements but also to assure numerous stakeholders—regulatory and otherwise—of the strength of the systems they have in place, along with

their flexibility to scale and adapt to new regulatory and compliance requirements.

In addition to a strong institutional culture around data governance, banks must invest in a data management system that can be easily updated with new regulatory and commercial realities, while still maintaining the integrity of the underlying data models. This session seeks to provide a thought provoking angle to these aspects.

SESSION 3:
Regulatory Experiences on Data Quality Enhancement and Monitoring

What is the role of regulators in monitoring and enhancing data quality? This session seeks to provide a brainstorm on this question.

The financial sector has witnessed a remarkable evolution in data quality management, driven by the dual forces of technological advancement and escalating business demands. This transformation spans both technical and operational realms, with artificial intelligence emerging as a key player in bolstering accuracy, consistency, and reliability of data.

Financial institutions face a myriad of technical challenges in handling data. These include the persistence of data silos, the detrimental impact of legacy systems on data quality, the sheer volume and velocity of incoming data, the complexities of regulatory compliance, the imperative of maintaining customer trust, and the ever-present threat of data security breaches.

In response to these challenges, the sector has deployed a range of solutions. Data integration initiatives seek to break down silos, while cloud computing offers scalable and flexible data management capabilities. Artificial intelligence and machine learning technologies are being harnessed to process and analyze data more efficiently. However, these solutions are not without their own complexities, necessitating a more dynamic approach to data governance, continuous staff training and awareness programs, and increased emphasis on cross-functional collaboration.

Regulators, recognizing the critical importance of data quality, have also adapted their approach. They now advocate

for real-time data quality monitoring and encourage the use of predictive analytics in data quality management. This proactive stance aims to anticipate and mitigate potential data quality issues before they escalate. Furthermore, there's an increased focus on enhancing data privacy measures to ensure that data quality efforts align with privacy regulations, thereby safeguarding customer information.

Session 4
Models of Co-Regulation
A more nuanced approach to regulation recognizes that while regulatory bodies must maintain their oversight role, there is potential for a collaborative relationship with the industries they supervise. This perspective acknowledges shared goals of maintaining industry integrity and public trust, while fostering innovation and growth. Effective regulation balances enforcement with engagement, where regulators not only monitor compliance but also provide guidance, facilitate dialogue, and adapt to industry changes. This integrated model can lead to more effective regulation, improved standards, and better outcomes for all stakeholders, moving beyond a simplistic 'regulator versus regulated' paradigm to a more cooperative and mutually beneficial dynamic. This is what this session seeks to unravel.

DAY 2

SESSION 5
Implementing Governance frameworks and programs for privacy management, cybersecurity risk management and data governance
In today's digital landscape, cybersecurity is a critical global concern. The World Economic Forum ranks it among top risks, emphasizing that companies lacking robust cybersecurity governance may be seen as less resilient and sustainable. Regulators are intensifying focus on governance frameworks for privacy, cybersecurity, and data management.

These three pillars form the foundation of an organization's digital asset protection strategy, guiding policies and processes across enterprises of all sizes. A comprehensive approach to cybersecurity, privacy, and data governance should:

- Ensure compliance with complex global regulations
- Mitigate information-related risks
- Optimize data value and monetization
- Enable swift incident response
- Prevent disputes and investigations
- Enhance resilience and recovery capabilities

As we delve deeper into this topic, it becomes evident that these considerations are not merely technical issues but fundamental business imperatives in an era where data has become the lifeblood of organizational success and innovation.

Session 6
Data Governance & Privacy

In today's digital era, data has become the cornerstone of innovation and product development. As such, robust data security governance and privacy measures are paramount in safeguarding the confidentiality, integrity, and availability of an organization's data assets. This critical aspect of business operations demands continuous attention and investment to stay ahead of the ever-evolving landscape of threats and risks.

The Credit Information Sharing (CIS) sector has consistently been at the forefront of leveraging cutting-edge technologies and innovations. These advancements have significantly enhanced operational efficiency, reduced financing costs, accelerated turnaround times, and improved overall data quality. The CIS ecosystem is no stranger to disruptive forces, which simultaneously present new opportunities and introduce additional risks to credit reporting processes.

A pressing concern emerging across the African continent is the wave of data protection and privacy legislation. These new regulatory frameworks are having a direct and profound impact on the processing of personal data within the Credit Reporting Environment.

This discussion aims to shed light on the challenges arising from this regulatory paradigm shift and explore how various

stakeholders are adapting to overcome these hurdles. Furthermore, we will examine the potential roles that different regulatory bodies can play in supporting these efforts, fostering a balance between innovation and compliance in the rapidly evolving credit information landscape.

By addressing these critical issues, we can work towards a more resilient, efficient, and compliant credit reporting ecosystem that serves the needs of all stakeholders while upholding the highest standards of data protection and privacy.

Session 7
Data Sharing and submission approaches across Africa

The exponential growth in data collection and management presents both opportunities and challenges for modern enterprises. As organizations amass increasingly complex and voluminous information resources, the risk of compromised data quality escalates, underscoring the critical importance of robust data management practices.

In the realm of credit reporting, this challenge is further amplified by a dynamic regulatory landscape that continually introduces new rules and requirements. The stakes are particularly high in the African context, where credit information sharing mechanisms are still working to overcome negative perceptions in many countries. Non-compliance with these evolving regulations can result in severe financial penalties and reputational damage.

Accurate and timely data is the lifeblood of effective credit risk management. However, many industry participants grapple with data quality and availability issues, often due to outdated systems incapable of automating data extraction and submission. This technological gap is exacerbated by the difficulty in recruiting and retaining skilled personnel capable of navigating the rapidly changing technological and regulatory environment.

The World Bank has identified five foundational principles for building a robust credit reporting systems data quality, data security, a sound legal and regulatory framework, effective governance and risk management, and cross-border data sharing capabilities. Achieving these principles necessitates innovative approaches that enable all credit providers, regardless of sector, to submit accurate data to

all available Credit Reference Bureaus (CRBs) in a timely manner. However, many African countries have yet to fully realize this goal.

This session aims to explore diverse strategies and approaches that can be employed to overcome these multifaceted challenges. By examining innovative solutions and best practices, we can work towards enhancing the efficiency, accuracy, and compliance of credit reporting systems across the African continent, ultimately fostering a more robust and trustworthy financial ecosystem.

Session 8
The nexus between quality data, credit decisioning and risk management

In the digital age, Credit Risk Decisioning systems have emerged as the cornerstone of financial institutions' operations, revolutionizing customer interactions. These sophisticated platforms offer a systematic approach to evaluating borrower creditworthiness across diverse segments - from individual consumers to small businesses and large corporations. By harnessing a wealth of data sources, including credit histories, repayment capacities, and financial stability indicators, these systems generate nuanced risk scores that guide responsible lending practices. However, the true power of these systems lies not in their complexity, but in the quality of data they consume. The age-old principle of "quality in, quality out" takes on new significance in this context. Compromised data integrity inevitably leads to flawed risk assessments, potentially undermining the entire credit decision process.

As the fulcrum of the credit lending lifecycle, these decisioning systems are inextricably linked to the operational success of financial institutions. Yet, their effectiveness is ultimately determined by the caliber of their input data. In an era of rapid technological evolution, financial service providers face an imperative to continually modernize their decisioning infrastructure. The consequences of neglecting data quality are severe and multifaceted - from financial losses and market share erosion to reputational damage and regulatory sanctions.

This discussion aims to unravel the complex relationship between data quality, credit decisioning, and risk

management. By examining this triad, we seek to distill actionable insights and best practices that not only drive profitability but also ensure long-term viability in the ever-evolving financial landscape. This approach recognizes that in today's data-centric environment, the integrity of information is as crucial as the sophistication of the analytical tools employed.

Session 9
Data security and quality management
In today's rapidly evolving digital landscape, the importance of data security and quality management cannot be overstated. Ensuring the protection of personal information is paramount for preventing data breaches and cyberattacks, which can have devastating effects on organizations. Equally critical is maintaining high data quality, encompassing accuracy, completeness, consistency, and timeliness, to support informed decision-making and efficient operations. This session aims to equip participants with a comprehensive understanding of these essential concepts, highlighting the key principles and best practices that underpin effective data security and quality management.

To safeguard data effectively, organizations must implement robust data security protocols and systems. This includes employing advanced encryption methods such as Advanced Encryption System (AES) and Rivest–Shamir–Adleman (RSA ,) establishing stringent access controls through Role-Based Access Control (RBAC) and Multi-Factor Authentication (MFA), and fortifying network security with firewalls, Virtual Private Networks (VPNs), and Intrusion Detection/Prevention Systems (IDS/IPS). Additionally, leveraging Data Loss Prevention (DLP) systems, Security Information and Event Management (SIEM) systems , and endpoint security solutions is crucial for monitoring and protecting against threats. Regular security audits, employee training, and incident response planning are also integral to maintaining a secure data environment.

Quality data management is equally crucial, requiring sophisticated analytical tools for monitoring, compliance, and reporting. Data profiling tools help identify patterns and anomalies, while data cleansing tools rectify inaccuracies and inconsistencies. Data integration tools consolidate information from various sources, ensuring a cohesive

dataset. The South African Credit and Risk Reporting Association (SACRRA) stands as a powerful example of effective data quality management. Through its stringent protocols and advanced analytical tools, SACRRA demonstrates a strong commitment to data integrity and regulatory compliance. Despite challenges like budgetary constraints and complex data structures, SACRRA has successfully implemented innovative solutions to uphold high data standards.

DAY 3

SESSION 10

Credit information sharing landscape across Africa

The credit information sharing landscape across Africa is transforming through technological advancements, regulatory changes, and regional collaborations. Historically fragmented, the continent now sees varying levels of credit information infrastructure, with some countries having advanced systems while others are still developing. Despite challenges like data accuracy and the inclusion of informal sector data, these areas present opportunities for innovation and improvement.

Technological advancements such as digitalization, big data, and AI are revolutionizing credit information sharing, making credit more accessible to underserved populations. Recent regulatory updates aim to enhance data accuracy and consumer protection, while regional collaborations are harmonizing credit reporting standards and facilitating cross-border data sharing.

Emerging models are further shaping the future of credit information sharing in Africa. Alternative credit scoring using non-traditional data sources is providing more inclusive assessments, and efforts to integrate underserved

populations into the formal financial system are expanding access to credit. Public-private partnerships are driving significant improvements in data accuracy and accessibility, highlighting the importance of technology, regulatory enhancements, and inclusive approaches in the evolving landscape.

Session 11
Principles of credit scoring – a regulatory perspective

Credit scoring is a fundamental component of the financial system, influencing lending decisions and financial inclusion. From a regulatory perspective, improving transparency and disclosure in credit scoring processes is crucial to ensure fairness, accuracy, and consumer protection. This session delves into the principles guiding credit scoring, the regulatory approaches to enhance transparency, and the impact of these measures on both consumers and financial institutions.

Credit scoring models are designed to predict an individual's creditworthiness based on various financial behaviors and data points. Key principles include:
- **Fairness:** Scoring models should be unbiased and ensure equitable treatment of all applicants, regardless of race, gender, or socio-economic status.
- **Accuracy:** Credit scores must accurately reflect an individual's credit history and financial behavior, minimizing errors and discrepancies.
- **Consistency:** Scoring models should apply uniform criteria across all applications to ensure consistency in credit assessments.
- **Relevance:** The data used in scoring should be pertinent to predicting credit risk and should not include irrelevant or outdated information.

Regulators play a crucial role in ensuring that credit scoring systems operate transparently and fairly. Key regulatory approaches include:
- **Disclosure Requirements:** Mandate clear disclosure of scoring criteria and factors.
- **Consumer Rights:** Ensure access to credit scores, the ability to dispute inaccuracies, and receive explanations for adverse decisions.
- **Regular Audits:** Conduct regular audits to check for biases and ensure model accuracy.

- **Data Protection:** Enforce strict guidelines on data collection, storage, and sharing to protect privacy.

Enhancing transparency and disclosure in credit scoring has several benefits:
- **Consumer Trust:** Builds trust and confidence in the financial system.
- **Informed Decision-Making:** Helps consumers understand and improve their creditworthiness.
- **Improved Accuracy:** Encourages financial institutions to maintain accurate credit information.
- **Regulatory Compliance:** Ensures adherence to regulations, reducing legal risks.

Session 12
Empowering minds, enabling financial inclusion

Financial inclusion is essential for economic development and individual well-being, and it can be achieved by empowering individuals through education and innovative financial solutions. Implementing comprehensive financial literacy programs, community workshops, and digital learning platforms helps individuals understand financial products and make informed decisions, addressing unique financial challenges in various communities.

Innovative financial solutions, such as microfinance, mobile banking, and digital wallets, play a critical role in providing access to financial services for underserved populations. These solutions foster entrepreneurship, economic stability, and financial management, especially in remote areas lacking traditional banking infrastructure. By leveraging technology, these services can reach broader audiences, making financial inclusion a reality.

The impact of financial inclusion is profound, stimulating economic growth, reducing poverty, and empowering individuals socially. Access to financial services enables people to save, invest, and start businesses, contributing to overall economic development. Financial inclusion also helps lift families out of poverty and provides resilience against financial shocks, ultimately enhancing individuals' ability to make decisions and improve their quality of life.

Session 13
Data portability

Data portability refers to the ability of individuals to move their personal data from one service provider to another in a standardized and secure manner. It empowers consumers by giving them control over their data, enabling them to share their financial information with multiple service providers to receive more tailored services. In the context of financial services, data portability facilitates the acquisition and use of data from non-traditional lenders and data providers, thus enhancing financial inclusion and improving credit and risk decisions.

Emerging approaches in data acquisition and use leverage a variety of alternative data sources and technologies. Non-traditional lenders and data providers are increasingly using data such as mobile phone usage, utility payments, and social media activity to assess creditworthiness, providing a more holistic view of an individual's financial behavior. Open Banking initiatives further support data portability by allowing consumers to share their financial data with third-party providers through secure APIs, fostering innovation and personalized financial services. Additionally, data aggregation platforms streamline the process of collecting and analyzing data from diverse sources, improving the accuracy of credit scoring models and enhancing risk management practices.

Case studies from various regions highlight the impact of alternative data in enhancing financial inclusion and improving credit decisions. In Kenya, mobile money services like M-Pesa have revolutionized financial inclusion by enabling non-traditional lenders to use transaction histories for credit assessments, significantly benefiting individuals without traditional banking relationships. In South Africa, lenders incorporate utility payment histories into their credit evaluations, using timely payments of utility bills as indicators of financial responsibility for those without formal credit records. In India, fintech companies analyze social media activity to develop more accurate risk profiles, allowing individuals with limited credit history to access financial services.

Session 14

Value of quality data for market insights

Quality data is essential for obtaining accurate and actionable market insights, forming the foundation for strategic business decisions. Accurate, complete, consistent, and timely data enhances predictive analytics, customer segmentation, and trend analysis, providing businesses with a clear understanding of market dynamics. This allows organizations to make informed decisions that drive growth, improve customer satisfaction, and foster innovation.

Industries across the board leverage market analytics to gain a competitive edge. Retailers analyze sales data and customer feedback to optimize inventory and personalize marketing. Healthcare providers use patient data to improve service delivery and develop targeted interventions. Financial institutions assess credit risk and detect fraud through transaction analysis. Manufacturers utilize production and supply chain data to streamline operations and innovate product development. In each case, high-quality data enables these industries to uncover actionable insights, enhance operational efficiency, and achieve better outcomes.

Session 15

Innovative technologies to enhance data sharing

Innovative technologies are revolutionizing data sharing, enabling more seamless, secure, and efficient exchange of information across various platforms and systems. Key technologies driving this transformation include data sharing platforms, APIs, and interoperability solutions.

Data Sharing Platforms: These platforms provide centralized solutions for securely storing, managing, and exchanging data between organizations. Features like encryption, access controls, and real-time updates facilitate collaboration and comprehensive data analysis. Examples include cloud-based data warehouses and data lakes, which aggregate data from multiple sources for unified analysis.

APIs (Application Programming Interfaces): APIs enable seamless communication and data exchange between different software systems. They standardize data access, facilitate automation, and enhance interoperability, reducing the complexity of connecting multiple systems. In financial services, APIs allow banks to share transaction data with third-party providers under open banking regulations, driving innovation and improving customer service.

Interoperability: Interoperability ensures that different systems and organizations can work together and share data effectively by standardizing data formats and communication protocols. This is crucial in sectors like healthcare, where seamless data exchange between providers improves care coordination and patient outcomes. Interoperability reduces data silos and enables comprehensive data utilization across industries.

Session 16
Using data analytics to disrupt the market by developing innovative product and service offerings for customers

Data analytics is a powerful tool that businesses use to gain insights into customer behavior, market trends, and operational efficiency. By leveraging data analytics, companies can develop innovative products and service offerings that disrupt the market, meet customer needs more effectively, and gain a competitive edge.

Data analytics enables businesses to create highly personalized products and services tailored to individual customer preferences and behaviors. By analyzing data from various sources, such as purchase history, online activity, and social media interactions, companies can gain deep insights into what customers want. This allows for the development of customized marketing strategies, personalized recommendations, and targeted promotions that resonate with customers on a personal level, increasing engagement and loyalty.

Predictive analytics uses historical data to forecast future trends and behaviors, helping businesses anticipate customer needs and market shifts. By applying machine learning algorithms and statistical models, companies can identify patterns and predict outcomes with a high degree of accuracy. This foresight allows businesses to innovate proactively, developing products and services that address emerging demands before competitors do.

Data analytics also drives innovation by improving operational efficiency and effectiveness. By analyzing internal data on processes, performance, and resource utilization, companies can identify bottlenecks, optimize workflows, and reduce costs. This operational intelligence enables businesses to reallocate resources to areas that drive innovation and customer value.

Session 17

Value of data in fraud analysis and protection

Data analytics is essential for effective fraud detection and prevention, allowing organizations to monitor and analyze transactions in real time to identify anomalies and suspicious activities. By leveraging machine learning algorithms, companies can uncover hidden patterns, predict fraudulent behavior, and improve risk assessments, significantly enhancing their fraud protection strategies.

Emerging trends in fraud, such as AI-powered fraud detection, synthetic identity fraud, account takeover (ATO), insider threats, and real-time transaction monitoring, highlight the evolving nature of fraudulent activities. AI and machine learning facilitate the detection of complex fraud patterns, while data analytics helps identify inconsistencies in synthetic identities and unusual behavior in insider threats. Additionally, real-time monitoring of digital transactions is crucial for immediate detection and response to potential fraud. By staying informed about these trends and utilizing advanced data analytics, businesses can bolster their defenses against fraud and safeguard their operations.

DAY 5

SESSION 1

Cross border information

Cross-border information sharing is pivotal in fostering financial inclusion and bolstering economic stability. The digital revolution presents unprecedented opportunities for economic growth and societal advancement, with data flows serving as the cornerstone of this digital ecosystem. However, to fully harness the potential of the digital economy, unrestricted transnational data movement is crucial.

In our increasingly interconnected world, multilateral cooperation and public-private partnerships are more

critical than ever in addressing global data policy challenges. The imperative lies in striking a delicate balance between facilitating seamless cross-border data flows and addressing concerns such as privacy, online safety, and misinformation. Enabling the free flow of data across borders while maintaining trust is a pressing priority for all stakeholders - individuals, businesses, governments, and institutions alike. Enhanced coordination can lead to more informed decision-making and improved solution delivery for both people and the planet. The movement of data across national boundaries is integral to both global and local economies, facilitating information exchange, driving innovation, and generating economic value. Multi-stakeholder dialogue and international cooperation are key to maximizing the benefits of cross-border data flows, which can address a wide array of global challenges, from inclusive finance to healthcare and global supply chain management.

Global data transfers underpin numerous essential activities, including multinational clinical trials, cybersecurity threat intelligence sharing, credit reporting, and efforts to combat fraud and money laundering. Moreover, the uninhibited flow of data across borders provides decision-makers with crucial insights needed to achieve global objectives such as the Sustainable Development Goals and to navigate the complex economic, social, and financial challenges of our time.

Session 2
Promoting cross boarder data sharing in Africa
Africa's youthful population and emerging digital landscape present vast economic opportunities across sectors. Recognizing this, African leaders are prioritizing digital transformation to drive innovative, inclusive, and sustainable growth. A comprehensive, continent-wide digital strategy is crucial to harness the benefits of the fourth industrial revolution.

In this digital shift, credit information sharing frameworks must not lag. Cross-border data sharing is vital for modern commerce, enabling organizations of all sizes to access global markets and operate efficiently. It allows for instant access to digital services and streamlined delivery of physical goods, expanding consumer choice and business opportunities.

However, unrestricted data flows come with inherent risks. To optimize benefits, Africa must prioritize a balanced approach to cross-border data sharing. This involves implementing robust risk mitigation strategies while fostering an environment that supports seamless data movement. By doing so, Africa can fully capitalize on the digital era's opportunities, safeguarding interests while driving economic growth and innovation across the continent.

Session 3
ICCR data related working papers
This will be a dissemination session in which ICCR will highlight the research work it has undertaken on topical areas relevant to the theme of this Conference.

Session 4
The concept of consultative working groups for Africa
This session will review the work ICCR has done towards the establishment of working groups in Africa and their roles.

KEY NOTE SPEAKERS & RESOURCE PERSONS

Magauta Mphahlele
Executive Director
**South African Credit &
Risk Reporting Association
(SACRRA)**

Magauta Mphahlele currently serves as the Executive Director of the South African Credit and Risk Reporting Association (SACRRA). SACRRA is responsible for setting the credit and risk reporting standards and managing the system through which credit and risk information is submitted to the credit bureaus in compliance with the National Credit Act. SACCRA is a voluntary industry body, whose members are banks, microlenders, non-bank credit providers, clothing and furniture retailers, Insurers and Telecommunication companies.

Prior to joining SACRRA she served as the Chairperson and then later the Ombudsman for the Consumer Goods and Services Ombud Office. The CGSO is an Alternative Dispute Resolution Scheme for the Consumer Goods and Services Industry. The CGSO mediates disputes between suppliers of goods and services and their customers.

Her extensive experience in credit and general consumer protection spans more than 25 years.

Her passion is to ensure a healthy and fair credit and consumer protection market in South Africa through influencing policy and legislation as well as empowering consumers with information about their rights, obligations, and options when they are experiencing financial difficulties. She is a respected speaker and commentator on credit and general consumer protection issues and has addressed conferences locally and internationally, including in Kenya, Zimbabwe, Zambia, Germany, the UK and USA.

Jared Getenga
Chief Executive Officer
CIS Kenya

Jared Getenga is the Chief Executive Officer, Credit Information Sharing Association of Kenya (CIS Kenya). He worked for the Central Bank of Kenya (CBK) for more than 20 years in Banking Supervision and Deposit Protection. His Banking Supervision experience was largely in policy formulation on banking sector stability.

He also worked as CBK-Appointed Statutory Advisor, Statutory Manager and Liquidation Agent in several troubled banks. Jared was later appointed Financial Sector Specialist with the Financial and Legal Sector Technical Assistance Project (FLSTAP), funded by the World Bank IDA, DFID and GOK for purposes of coordinating technical assistance to Kenya's Financial and Legal sectors.

On secondment from CBK, he founded the Kenya Credit Information Sharing Initiative in 2019, as a vehicle to establish the credit information sharing (CIS) mechanism in Kenya. Having registered a nationwide credit providers Association (AKCP) in 2014, he was appointed founder CEO and helped develop mechanisms for self-regulation, alternative dispute resolution, credit scoring, credit risk management etc. He is a committee member of the Africa Credit Information Sharing Association (ACISA) and the International Committee for Credit Reporting (ICCR).

AKCP rebranded to CIS Kenya in order to align more closely to its mandate.

John Cannon
Chief Commercial Officer
Creditinfo Group

John has over 25 years of experience in finance and credit bureaus, and he currently spearheads the strategy and execution behind Creditinfo's solutions and products for all 30 of its credit bureaus, which are spread across 50 different countries. John brings almost three decades of experience in leading top-performing teams, delivering pioneering solutions, and galvanising high-value market leading companies within the global financial community. A reputable industry expert, John previously led Transunion's GFS business for international regions and has spent the last couple of years as an advisor to Private Equity firms in addition to helping scale early-stage technology companies, most recently Xapien. As CCO of Creditinfo, draws on his extensive sector knowledge and experience to leverage Creditinfo's technology and data to push innovation forward and ensure it meets customer expectations and needs.

Lee Naik
CEO & Regional President
TransUnion

Lee Naik serves as the Chief Executive Officer of TransUnion Africa, where he stands as a prominent figure in the continent's digital and technology transformation landscape. With oversight of a diverse portfolio spanning 8 countries, Lee plays a pivotal role in collaborating with governments and businesses to drive digital and financial inclusion initiatives, catalysing Africa's economic growth trajectory. Drawing from over two decades of experience, Lee's tenure as the former Managing Director of Accenture Digital underscores his commitment to assisting organisations in navigating the complexities of digital transformation amidst evolving landscapes.

Beyond his executive role, Lee garners global recognition as a distinguished technology commentator and speaker. His insights have earned him accolades, including acknowledgment as an official influencer in the esteemed LinkedIn Top Voice awards. Moreover, Lee champions diversity, equity, and inclusion initiatives, earning accolades such as being voted among the top Inclusive leaders on the continent by the Gender Mainstreaming Awards.

Marina Short
CEO
ConsumerProfile Bureau

Marina is the proud female CEO of the CPB Group of Companies. Marina has been actively involved in the Credit Industry for over 20 years where she has represented various industries from Credit Bureaus, Debt Collectors, Credit Providers, Education providers and Accountable Institutions.

She currently serves as the Chairperson of the Credit Bureau Association of South Africa.

Marina is involved with the various industries that constitute the Credit Biosphere- some of these are;
• Association Debt Recovery Association (ADRA) - EXCO Board member
• Micro Finance South Africa (MFSA)
• Debt Counselling Association of South Africa (DCASA)
• Direct Marketing Association of South Africa (DMASA) – EXCO board member
• South African Revenue Protection Association (SARPA)
• Association of Certified Fraud Examiners (ACFE)

As part of her passion to educate and connect various industry players, she frequently speaks at events where she shares her passion and knowledge to the greater good of all in South Africa as well as growing this into Africa.

Lynette de Beer
Ag. CEO
National Credit Regulator

Ms Lynette de Beer stepped into the position of Acting CEO this year following her successful tenure as Chief Financial Officer (CFO) at the National Credit Regulator (NCR). Ms de Beer brings a wealth of leadership experience from both the private and public sectors. A Chartered Accountant by profession, she has many years of demonstrated and solid understanding of financial management practices, controls, and reporting requirements. For the better part of ten years prior joining the NCR, she has had the opportunity to work on public sector projects for the South African Institute of Chartered Accountants (SAICA) serving in the Higher Education sector. These projects aimed to improve skills and provide support in building capacity throughout the Higher Education sector. During her time at the NCR, she has been instrumental in providing strategic support and direction on matters of finance, supply chain management, and information and communication technology. She consistently focuses on modernizing business processes to enhance efficiency. Under her stewardship, the NCR has consistently achieved clean audit outcomes. With her proven skills and drive for improvement, Ms de Beer is well positioned to lead the NCR towards greater success and innovation.

Luz Maria Salamina
Lead Financial Sector Specialist
International Finance Corporation

Luz Maria Salamina is a Lead Financial Sector Specialist for Credit Infrastructure at the World Bank Group, working on Credit Information; Secured Transactions and Collateral Registries; and Insolvency and Debt resolution.

She joined the WBG in April 2014 to work in Sub Saharan Africa promoting reforms on Credit information and support the financial industry resolve challenges and gaps in data related issues. She was the General Manager of the Credit Bureau "APC Buro, S.A." and Vice President at HSBC and Chase Manhattan Bank in Retail Banking in Panama.

Luz Maria represented ALACRED (the Credit Reporting Association of Latin America) at the International Consumer Credit (ICCR) task force led by the World Bank from 2009 to 2013.

Collen Masunda
Global Credit Information Specialist
International Finance Corporation

Collen Masunda is a Credit Information Specialist at the IFC, supporting the Credit Infrastructure Global team since 2018. In this role, he provides credit information and data analytics advisory technical assistance. He is also the Deputy Secretariat of the International Committee on Credit Reporting (ICCR), the only recognized standard-setting body in credit reporting.

He has over a decade prior experience in central banking covering bank supervision; risk management, credit infrastructure; fintech; financial inclusion; policy formulation and implementation.
Collen holds a Master of Commerce in Development from the University of Cape Town Graduate School of Business, Bachelor of Commerce and is Chartered Certified Accountant. He also holds Graduate certificates in Applied Business Analytics and Project Management from Boston University.

Astrid Ludin
Deputy Commissioner
FSCA

Astrid Ludin assumed her duties as Deputy Commissioner on 1 June 2021. She has amassed vast experience in the public sector, including the Competition Commission where she was Divisional Manager for Compliance, and later Deputy Commissioner. At the Department of Trade and Industry (DTI) she served as Deputy Director-General for Consumer and Corporate Regulation; and went on to serve as Commissioner of the Companies and Intellectual Property Commission (CIPC). Astrid was a Senior Advisor of the Prudential Authority at the South African Reserve Bank (SARB) before joining the FSCA.

Nthupang Magolego
Executive Legal Advisor
NCR

Ms Nthupang Magolego is a result-driven and motivated Legal Executive with more than 18 years as a legal professional. She is adept at financial regulatory issues as well as building corporate Legal Services capacity by implementing strategies to develop organisational legal knowledge. Ms Magolego has a B Iuris and LLB degrees, obtained from the University of Pretoria, and an LLM obtained from Unisa. Ms Magolego is an admitted attorney and conveyancer, and before joining the NCR, Ms Magolego worked for various organisations such as private law firms (local and international), academic institutions and institutions supporting the development of small businesses. She joined the NCR, initially as the Manager for the Investigations and Enforcement Department Ms Magolego is currently the Executive Senior Legal Advisor, where she is responsible for, amongst others, providing strategic legal guidance to the NCR on its mandate under the National Credit Act.

TOM Loxton
Head of Data
AnyVan

Tom Loxton has been working in data and analytics for various large financial institutions in the EMEA region for the last 20 years, specialising in the implementation of data management and analytics strategies, including governance & architecture standards to enable data-driven decision-making. Tom is currently the Head of Data for UK scale-up logistics tech company AnyVan, after recently returning from Amsterdam working at the Dutch Bank ABN AMRO as an Enterprise Data Strategy Advisor.

Hannah Ndarwa
Head of Legal
CIS Kenya

Hannah is an Advocate of the High Court of Kenya with over 15 years' experience in Commercial and Banking Law, Corporate Governance, Alternative Dispute Resolution, Sustainable Finance and Credit Information Sharing among other areas of legal practice. Hannah has interacted with the CIS mechanism since its inception having been nominated as the CIS champion by Stanbic Bank to represent it in the project team that led to establishment of CRBs in Kenya. She later joined CIS Kenya as its Head of Legal Services in year 2012 and has been instrumental in drafting and amendment of CRB Regulations all through.

She has solid experience on legal requirements, responsibilities and consequences of CRB data submission. Having served as the Registrar of Tatua Center, an ADR Center that has been running under CIS Kenya handling all CRB related disputes, Hannah has fast hand experience on how mistakes made by credit providers in submitting CRB data can be costly when courts are involved and is always glad to share such experiences to help credit providers avoid such pitfalls.


Daniel Lauchenauer
Head of Economic Development and Cooperation SECO
Embassy of Switzerland, Pretoria

Daniel Lauchenauer graduated from ETH Zurich in 2001 with a Federal Diploma in Physics. He then worked in the private sector until 2005. Between 2005 and 2009, Mr Lauchenauer worked for Swisscontact on international development cooperation projects on skills development in Albania. Between 2009 and 2011, Mr Lauchenauer represented the interests of the Federal Office of Public Health as contact point for training in radiation protection. From August 2011 to July 2019, Mr Lauchenau-er worked as Project Manager International Cooperation at the Insti-tute of Intellectual Property (IPI). He was then detached to Accra as Deputy Head of Economic Development Cooperation. Since August 2019, he has been working as a programme officer at SECO in the Trade Promotion Unit (WEHU).
Since January 2023, Daniel Lauchenauer is the Head of Economic Development Cooperation at the Swiss Embassy in Pretoria.
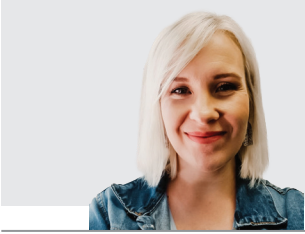
Annemie Botha
Privacy Counsel
TransUnion Africa

Based in Johannesburg, South Africa, **Annemie Botha** is Privacy Counsel at TransUnion Africa, a global information and insights company that operates in more than 30 countries. In this role, she is responsible for ensuring the business's compliance with data protection legislation across eight countries in Africa.

She actively participates in compliance and risk-related system and operational development projects, in addition to providing counsel on all privacy-related issues within the business. She is also legal counsel for the business's crisis response team, with a particular focus on data protection and privacy issues.

As a business enabler with an entrepreneurial mindset, Ms Botha established the Africa Privacy Committee, which she chairs, and was instrumental in establishing the Africa Privacy Network. She also actively participates in various industry associations, including the Credit Bureau Association and the Direct Marketing Association of South Africa.

She holds an LLB from the University of Pretoria, as well as a Higher Diploma in Taxation from the International Institute for Tax and Finance (cum laude). She also holds two privacy qualifications (CIPP/E and CIPM).
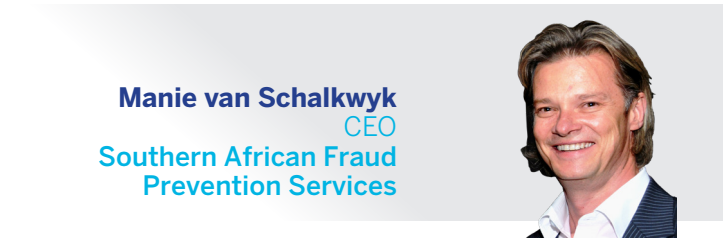
Manie van Schalkwyk
CEO
Southern African Fraud
Prevention Services

Manie van Schalkwyk is the CEO of the Southern African Fraud Prevention Services since February 2016, with a track record of serving the credit industry for over 30 years. Having served as the South African Credit Ombudsman for 11 years he has extensive knowledge of the industry, relevant legislation, and the unique role and challenges of credit organizations. He has established a reputation as a thought leader in the field of credit information both locally and internationally, with a network of relationships across industries and countries.

Sidimohamed Abouchikhi
CEO,
Creditinfo Morocco
Regional Director
Creditinfo Group

Sidimohamed holds a Bachelor's in Econometrics from Hassan II University, an MBA in Finance from Cameron School of Business, and an MIB from the University of Saint Thomas. He began his career in 2002 at JP Morgan Chase and later worked as a Financial Advisor at Mercury Financial. In 2006, he joined Bank of Africa (BOA) as a Senior Risk Manager, where he oversaw the deployment of risk management engineering for the group's subsidiaries.

In 2010, he joined Experian Group, holding several senior positions, including Director of Business Development for French speaking Africa and Deputy Managing Director of the Moroccan subsidiary. In 2015, M. Abouchikhi was appointed Managing Director of Creditinfo Morocco, previously known as Experian Morocco. At Creditinfo, he played a pivotal role in the company's growth and strategic development. He spearheaded the successful implementation of numerous Credit Bureau projects in diverse regions, including Morocco, West Africa (8 countries), Central Africa, Mauritania, Haiti, Oman, Sri Lanka. His leadership contributed to expanding Creditinfo's global footprint and enhancing its risk management solutions.

Abouchikhi is highly regarded for his expertise in risk management, earning recognition from international organizations such as the IDB, World Bank, IFC, Arab Monetary Fund, KFW, and AFD.

Illana Melzer
Engagement Manager
71point4 Consulting

Bachelor of Business Science (mathematical economics) – University of Cape Town
Illana is a member of the Governing Body of SACRRA. She is a lifelong consultant and has spent much of her career analysing consumer data, with an emphasis on lower income households and access to and usage of financial services. She currently leads a team of data scientists and researchers at 71point4 Consulting.

Illana started her career at global management consultancies Monitor and Accenture. In 2001, Illana started Eighty20 Consulting and led their strategic research division until 2017. While at Eighty20 Illana worked extensively with survey data and transactional data, including record level credit bureau data, to understand key topics including mortgage performance and access, consumer credit utilisation patterns and indebtedness, upward mobility and household expenditure patterns.

In 2018 Illana established 71point4 Consulting which currently works on projects in South Africa, Rwanda, Tanzania, Ghana and Kenya across a number of sectors including agriculture, transport, affordable housing, digital financial services and credit. A key project in South Africa is the Tenure Support Centre (TSC), an award-winning advice office which assists property-owners who have title deed problems. As a direct result of the project, the issue of titling has been escalated as a priority project within Operation Vulindlela in the Office of the Presidency. Illana and her team currently provide technical support to that project.

Sam Omukoko
GMD and Founder
Metropol Corporation Ltd

A career banker, **Sam** is the Group Managing Director and Founder of Metropol Corporation Limited whose subsidiaries include Metropol Credit Reference Bureau (Kenya and Uganda), Metropol Credit Management Services, Metropol Credit Rating Agency and Metropol TV.

He has more than 20 years of experience in the Credit Rating and Business Reporting industry and over 10 years experience as a practicing banker at one of Kenya's leading domestic commercial banks. Sam holds a Master of Science (MSc) degree in Finance from the University of Nairobi as well as Bachelor of Science (BSc) degree in Math and Statistics from the same University in addition to a CPA (2) Accounting certificate. He has been involved in many interventions in the financial services and capital markets; credit training; development of credit curricular; and credit reporting in a wide range of sectors. He is an Associate of the Chartered Institute of Bankers (ACIB) - UK and a Fellow of the Kenya Institute of Bankers (KIB). He serves as the current Chairman, Banking and Finance Committee at KNCCI.

Dries Zietsman
Chief Revenue Officer
TransUnion Africa

Dries Zietsman is the Chief Revenue Officer at TransUnion Africa and leads the enablement of the sales operating model across Africa, go-to-market strategies, creation of economic value and strengthening of our client relationships. Shortly after joining TransUnion Africa in 2018, Zietsman was promoted to Sales Vice President and subsequently led the Strategic Sales portfolio across Financial Services, Diversified Markets, Insurance, and Channel Distribution. These verticals include industries like banking, retail, telco, fintech, public sector, gaming and others.

He has extensive strategic leadership experience in large, international organisations, including Alexander Forbes, British Airways, Virgin Management and MasterCard International. Zietsman specialises in P&L management, strategy, financial deal structuring, business case formulation, organisational IT transformation, customer loyalty programs, risk management and product and process innovation. Zietsman holds an MBA in Business Management Finance from Bond University and has been involved in a number of high-profile digital-first projects designed to enable commerce across Africa.

Lisa Maino
Director
Maino Stöger Attorneys

- 25 years' experience in law, particularly in commercial law, financial services and information sharing
- Holds B.Proc, LLB, LLM (Corporate Law) and MBA degrees
- In-house legal adviser in the Group Legal Division of Standard Bank 1999 – 2007 [incl. NCA Project (2006-7]
- Set up a legal team within the Credit Division of Retail Bank in 2007
- Took up the position of Group Risk Executive at TransUnion Africa (TUA) in 2009
- Set up own practice (Maino Stöger Incorporated) in 2012, focusing on:
  - commercial law
  - regulatory advice (NCA, PoPIA, product development)
  - cross border information sharing initiatives, through World Bank and Finmark Trust, e.g., the writing of information sharing laws for Botswana, the development of on-site inspection programs for the Bank of Tanzania and the regulations and procedures for the registration of the first credit bureau in Senegal (BCEAO)

Zjaen Coetzee
Executive, Business Development,
Business & Digital Advisory
BCX

Zjaén is an award-winning data, digital, and business executive with over 14 years of experience in the telecommunications and technology sectors. He has led large teams on multi-million-dollar projects, consistently delivering outstanding results. Zjaén has consulted for many of South Africa's top companies and government entities, building a strong international network of business and data leaders. His dedication to professional growth and community upliftment earned him the 2017 Standard Bank Rising Star Award for ICT and recognition as one of the 2020 Global Top 100 Innovators in Data & Analytics. Now in a consultative role in Business Development for Business and Digital Advisory at BCX, Zjaén helps senior business leaders and companies realize the maximum value from their data, driving impactful change and strategic decision-making. His passion for data strategy, management, and governance, along with his innovative approach to digital disruption, has positioned him as a thought leader. As a co-author of *"Accelerate Your Data Value Confidently,"* he shares practical insights for unlocking data's full potential.

Gideon Kipyakwai
Chief Executive Officer
Metropol CRB

Gideon Kipyakwai is the CEO of Metropol CRB. He has served in several technical working groups in the Credit Information Sharing space in the past 7 years. He is a professional member of Institute of Certified Public Accountants of Kenya (ICPAK) and Institute of Certified Secretaries (ICS). His background includes MBA (MUA- Kenya), MSc (UH- USA), BSc (Maseno – Kenya), and several Advanced Leadership and management certifications from The Shidler College of Business (USA). He is currently a PhD candidate in the field of Leadership and Management at the Management University of Africa.
He has experience in banking having served in Consumer Banking at Standard Chartered Bank, and in Operations and Corporate Banking in KCB.

Thalita Boikhutso
Managing Director
Alona Advisory Services

Thalita is the co-founder and Managing Director of Alona Advisory Services. She has over two decades of advisory and executive management experience. Her advisory expertise lies in Strategy, Business Optimisation, Governance, Risk and Compliance, and People Management across various sectors such as Mining, FMCG, Energy, Public and Financial Services. She has assisted various organisations to create winning strategies supported by cogent and coherent plans of action to meet defined strategic goals and align organisational culture, values, and people for enhanced delivery and profitability, whilst navigating the complex world of risk, regulations and compliance. Outside of her activities at Alona Advisory Services, she serves as non-executive Director of Sasol South Africa, Sasol Khanyisa Public, Sasol Khanyisa Fundco and Verifone Africa. She has been profiled, along with many other global leaders, in Dr John C Maxwell's book titled *"Put Your Dream to the Test: 10 Questions that Will Help You See It and Seize It"*. She has also been invited by academic institutions such as Wits University and Gordon Institute of Business Science to deliver papers on Change Management, Performance and Productivity Management.

Fred Asiamah-Koranteng
Head / Registrar, Collateral Registry Department
Bank of Ghana

Fred Asiamah-Koranteng is the Head of the Collateral Registry Department of the Bank of Ghana. The Registry is a central hub for the registration of security interest in collaterals. He assumed office on the 1st of January 2022 and oversaw the preparation and publication of the Rules for the newly enacted Borrowers and Lenders Act 2020 (ACT 1052) and spearheaded the development of the enhanced Collateral Registry Application System resulting from the newly enacted Borrowers and Lenders Act 2020 (ACT

1052) and its operational requirements. He has over 28 years of experience working in various capacities in the Bank. Mr. Fred Asiamah-Koranteng is a member of the Governing Board of the Ghana Real Estate Agency Council. He holds an Executive Masters in Business Administration finance from the University of Ghana, Legon and a Bachelor of Arts in Economics and Law from the University of Science and Technology

Sharief Allie
Partnerships & Governance
TFG Financial Services

Sharief has over 29 years of specialist retail credit and applied consumer data experience relating to lending exposure management and profitability maximization. He has an in-depth understanding of the credit lifecycle (acquisitions, ECM & collections/ recoveries, provisioning) with a comprehensive understanding of its consumer, governance and commercial impacts. To this end, he has successfully managed 7 large consumer credit portfolios across retail apparel and banking sectors, within RSA and the Middle East. He also extensively consulted to consumer lending institutions through the EMEA region and is an expert in applying strategies for improved credit portfolio management using credit scoring, credit system data workflows, data integration, bureau data aggregation, decision analysis and process level solution designs. He attributes credit portfolio success to the availability and bespoke analysis of data, with robust commercial process thinking and uncompromising execution.

After serving on the SACRRA Manco from 2018 to 2020, he continued to serve as the Data Lead on the SACRRA Governing Body with the similar intent to champion the SACRRA strategic agenda of the data sharing ecosystem as a whole. He is employed by the Foschini Retail Group since 2011 and following growing global trends of increased credit and data regulation, information governance and co-operative partnerships; assumes a role in Partnerships & Governance.

Sharief is passionate about using data as an economic growth enabler for developing markets and empowering the next generation of data-savvy consumer credit problem solvers.

Anda Makrwede
Ag. Senior Legal Advisor **National Credit Regulator (NCR)**

Anda Makrwede is an attorney, currently acting as the senior legal advisor at Executive department, with a background in private practice before joining the NCR in 2023. Born and raised in the old Transkei, Mthatha he still calls home, Anda enjoys legislative research topics, legal advisory and insights into dealing with loopholes in the law.

At the NCR, Anda has been able to drive analytical thought and reasoning to various matters concerning his duties in his acting position and when he was a supervisor in the Complaints department. He is team player that finds collaborative efforts to be stimulating and challenging enough to find solutions to many of work and life's challenges.

A strong believer in the power of positive thinking, he shares this belief in the workplace and everyday life where he enjoys time with his young family and working on DIY woodwork projects or writing music.

Stephen Omondi K'odera
Senior Portfolio Manager
Bank Supervision Department
Central Bank of Kenya

Stephen has over 20 years bank supervisory experience, at the Central Bank of Kenya, encompassing 2 years secondment to the Capital Markets Authority (Kenya) as a Technical Advisor on Risk Based Supervision. His first 3 years of work experience was as an Auditor at Deloitte & Touche, Kenya. He holds a Master of Business Administration (International Business) & Bachelor of Commerce (Accounting Major) degrees both from The University of Nairobi (Kenya) and is a Certified Accountant and a professional member of the Institute of Certified Public Accountants of Kenya. Stephen has widely trained in advanced/specialized bank supervision and regulatory fields and is currently in charge of onsite and off-site surveillance of a portfolio of commercial banks and oversees implementation of Risk Based Supervision and Consolidated Supervision frameworks on the respective portfolio banks.

Alan Louis
Chief Executive Officer
Data Horizons

Allan is the Chief Executive Officer, Data Horizons (https://datahorizons.co.za/privacy-notice/) . He is passionate about Data - understanding, protecting it and deriving full value from effective management, governance and use. Allan has over 35 years' experience in in all spheres of Information Technology - Analysis, Development, Architecture, Project Management and Leadership and has spent over 25 years in leadership positions. Allan is passionate about technology and helping companies leverage the most value from their data assets. He has the DAMA CDMP (Master level) certification and training on various aspects of data management.

His focus is on assisting organisations understand and develop programs for Data and Information Governance and Data Privacy, including all aspects of planning, education, development of frameworks, policies, processes and practical implementation. He is an internationally certified Privacy Consutant (IAPP - CIPP/E, CIPM, CIPT, AIGP, FIP) and, aside from assisting with effective operations of privacy and governance, he also trains legal, compliance, risk and technology professionals in these essential disciplines.

Philip Gichangi
Head of Lending Risk
KCB Bank Group

Philip Gichangi is credit, risk, data and technology professional with over 15 years' experience in the industry, specializing in utilizing data and technology in the management of financial risk to inform strategic decision making. Currently, he is the Head of Lending Risk at KCB Group PLC - the largest financial institution in Eastern Africa.

Philip is passionate about data and its application in the development of innovative solutions. He has played a key role in the development of many successful and innovative lending products within the region.

Charles Chemel
Chairman
SACRRA Governing Body

Following being a Senior Executive at Standard Bank and African Bank for many years, Charles started CSC Advisory as Principal in 2015 to provide strategic advisory services to players in the SA Financial Sector. He was previously a board member on Stangen and King Price Life, a shareholder and director of Payabill (SME Finance Fintech) and a shareholder of Peach Payments (Pan-African Payments Fintech). He started his career as a statistician and designer/developer of computer-based testing systems at the National Institute for Personnel Research. During his employment at Standard Bank, he initially headed up the Human Resources Planning function of the Group, moving into various roles as Director, Personal Markets, Director: Banking Products and Director: Mass Markets and Retail Africa. Charles was seconded by Standard Bank to the Banking Association of South Africa to head the Financial Sector Charter Access Initiatives which included spearheading Mzansi, the national interbank initiative aimed at transactional access of financial services to low-income South Africans. At African Bank, he was responsible for underwriting, product management, credit cards as well as strategy, distribution, marketing and product. Charles sat on various boards during his career.

Alison Magrath
Managing Executive
Credit Bureau Association

My current role as Managing Executive of the Credit Bureau Association ("CBA"), which commenced in mid-2017, is in the ever-evolving credit industry. I manage the various credit bureau workstreams for all the full member CBA members (6 credit bureaus) as well as the Reseller/Niche credit bureaus. Over the

past few years, under my leadership, the CBA has: i) enabled credit bureaus to prepare extensively for their obligations under the privacy law; ii) provided input into legislation on all aspects affecting credit bureaus; iii) undertaken a number of key data initiatives to enhance alignment of data between the credit bureaus, including alignment incoming data, rejections and deviations; iv) undertaken the Manual Amendment and Paid-up Judgment projects and hope to shortly implement the Debt Counselling project; v) since 2020, the CBA has provided consolidated industry reporting to the NCR; and vi) provided education on credit and credit bureaus to numerous school leavers and university studies.

- Admitted as a Legal practitioner in South Africa (Advocate since 1990, now a Legal practitioner)
- Accredited mediator with FAMAC
- Currently undertaking a Masters Degree in Law through the University of Law in the United Kingdom
- Practiced law in leading law firms in Botswana and Dubai, as well as Group Legal Counsel (encompassing Legal, Risk and Compliance) in various entities in the Financial/Banking/Credit industry in a legal/business career that has spanned almost 30 years

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Caroline Smith
Head ofTechnology &
Programme Management
**South African Credit and
Risk Reporting Association
(SACRRA)**

Caroline is a highly skilled and versatile IT professional with a strategic mindset, boasting a diverse background that began in development and expanded across various IT disciplines. Currently, she thrives as an adept IT Project Manager and Product Owner, specializing in the Credit environment.

What sets Caroline apart is her hands-on approach to project management, backed by extensive expertise in IT development and business projects. Her true passion lies in successfully implementing and rolling out solutions that bring tangible value to the table.

Over the course of her career, Caroline has amassed profound domain knowledge within the financial industry. She has actively contributed to bespoke development projects, catering to automated risk and affordability scoring, manual credit assessment, and collections and debt review solutions.

During her tenure with SACRRA, Caroline demonstrated her versatility by taking on multiple roles, ranging from a data analyst to a project manager and product owner. Through these roles she has developed an in-depth understanding of the intricacies surrounding payment profile data submitted to credit bureaus.

In her current role as Head of IT Projects and IT Infrastructure, Caroline bears the responsibility of overseeing the continuous development and management of five bespoke software applications, two off-the-shelf applications, and the office infrastructure.

Esther Waititu
Chief Financial Services Officer
Safaricom PLC

Esther Waititu is the Chief Financial Services Officer at Safaricom PLC, a purpose-led technology company providing a wide range of services and solutions, including mobile voice, messaging, data, financial and converged services, and digital services that enable commercial and personal platforms as well as ecosystem partnerships. It is also the pioneer of M-PESA, the world's most developed mobile money payment system.

As a seasoned business leader, Esther is passionate about the transformation of financial services for the community and has built a strong track record of transforming individuals and businesses on their respective growth journeys.

She joined Safaricom PLC in May 2023, having previously served as the Director, Corporate Banking at KCB Group where was responsible for the delivery of financial solutions to corporate clients in Kenya. Over the last 20 years she has gained a wealth of experience in the financial services industry where she held senior leadership positions in Standard Bank Group, Standard Chartered Bank and NCBA having worked and lived in Kenya, Zambia and South Africa.

Esther continues to lead economic empowerment activities for the community in her current role as the Chief Financial Services Officer at Safaricom PLC by providing strategic leadership and oversight for financial solutions via M-PESA. She leads the Financial Services team in the development of financial products, services and solutions for consumers, enterprises and corporates through M-PESA.

She holds a Bachelor of Business Administration degree from the University of East Africa, Baraton and a Master of Business Administration from University of Liverpool, UK. She is also an AoEC Accredited Executive Coach.

Dr. Samuel Tiriongo
Director of Research and Policy
Kenya Bankers Association

Dr. Tiriongo is the Director of Research and Policy at the Kenya Bankers Association, responsible for designing and executing the research agenda, and overseeing the sustainable finance initiative for the banking industry. He is an economist by profession, with over 17 years of experience, 13 of which as an economist at the Central Bank of Kenya. Dr. Tiriongo is the secretary of the Credit subcommittee of KBA. He holds a PhD in Economics and is a practicing researcher, with proven record in conducting research on financial markets and macroeconomic policy. He has published widely in peer-reviewed research outlets on financial market microstructure, economic responses to crises, monetary policy, and credit market analyses, among other areas.

Kamau Kunyiha
Regional Manager
**East and Southern Africa
Creditinfo Group**

Kamau Kunyiha, a seasoned professional with over 20 years of senior management experience in credit information and information management services, he is the current Regional Manager for East and Southern Africa at Creditinfo Group where he is responsible for growth in but not limited to Kenya, Tanzania, Uganda and Namibia. He possesses extensive expertise in decisioning, and risk management.

Sheba Kulabako Semugoma
Team Leader
**Offsite Credit Reference Bureaus
and Central Data Hub
Bank of Uganda**

Sheba is the Team Leader for Offsite Credit Reference Bureaus and the Central Data Hub at the Bank of Uganda. In this role, she is responsible for setting reporting standards for credit data submission and sharing, as well as monitoring and enhancing data quality. She also oversees the establishment of the Central Data Hub, a system designed to collect and disseminate credit information to the Credit Reference Bureaus.

With an 18-year career in Central Banking, Sheba has extensive experience in the supervision of Banks and Non-Banks, financial analysis, risk management, policy formulation and implementation, and credit infrastructure.

Sheba holds an MBA in Financial Management from the University of Pune and a Bachelor's degree in Business Administration and Management (Finance) from Uganda Martyrs University Nkozi. She has also participated in several professional development programs, including Digital Financial Inclusion Supervision at the Digital Frontiers Institute.

About **CIS Kenya**

CIS Kenya Credit Information Sharing Association of Kenya (CIS Kenya) is a member-based Association that brings together lenders, consumers, credit reference bureaus and other interested parties for effective implementation of Credit Information Sharing (CIS) within and outside Kenya. It seeks to be the institution that leads Africa in shaping and transforming the credit markets to achieve sustainable and inclusive growth. CIS Kenya's members are drawn from Commercial and Microfinance Bank sector, credit-only microfinance institutions, SACCOs, leasing companies, debt-collectors and liquidators. The Association is involved in CIS awareness creation, lobbying for legal reforms and capacity building.

About **SACRRA**

A not-for-profit voluntary industry organisation that plays a central role in South Africa's credit and risk data sharing ecosystem. SACRRA has been facilitating the sharing of consumers' credit and risk information for the past 35 years to the six NCR (National Credit Regulator) registered and authorized credit bureaus on the principle of reciprocity. Other SACRRA members include, but not limited to, credit providers, telecommunication companies, insurers, debt buyers, subscription service providers, loan management system providers and analytical companies.

The NCR Regulation 19(13) prescribes that all credit and data providers must utilise the SACRRA/CBA Central Data Transmission Hub for the submission of all credit information according to a prescribed format; and SACRRA enables the submission of 54 million high quality and standardised records on a monthly basis.

SACRRA: Your partner in ensuring fair and responsible credit and risk data decisions – A legacy of unwavering commitment to an effective working data sharing ecosystem.

National Credit Regulator

About **National Credit Regulator**

The mission of the National Credit Regulator (NCR) is to support the social and economic advancement of South Africa by regulating for a fair and non-discriminatory market place for access to consumer credit; and promoting responsible credit granting and credit use, and effective redress.

The NCR's mandate is to: promote and support the development of a fair, transparent, competitive, sustainable, responsible, efficient and effective consumer credit market, and to increase participation of historically disadvantaged persons, low-income persons and communities, and remote, isolated or low-density populations and communities in the consumer credit market; regulate the consumer credit industry by registering credit providers, credit bureaus and debt counsellors, payment distribution agents, and alternative dispute resolution agencies; enforce the provisions of the National Credit Act; undertake research on the nature and dynamics of the consumer credit market in order to increase knowledge of these matters; promote public awareness of consumer credit matters; and review legislation and report to the Minister of Trade and Industry on matters concerning consumer credit.

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Creditinfo – "Africa's Leading Credit Bureau"

Operating in 20 African markets makes Creditinfo the most widespread Credit Bureau partner in the region. Being the best credit bureau in Africa involves a multifaceted approach that integrates advanced technology, robust data analytics, and a deep understanding of the diverse financial landscapes across the continent. We prioritize data quality and security in our operations to foster financial inclusion to the underserved markets in Africa.

Creditinfo has employed sophisticated algorithms and machine learning to accurately assess creditworthiness, detect fraud, and provide comprehensive credit reports. By also harnessing alternative data, we offer valuable insights to financial institutions, enabling them to make informed lending decisions and mitigate risks effectively.

We also implement stringent data protection measures to safeguard sensitive information. Compliance with international data protection regulations, is imperative to maintain the trust of consumers and financial partners.

Our other key pillar is financial literacy programs to help individuals and businesses better understand and manage their credit, contributing to overall financial stability and growth.

Established in 1997 and headquartered in London, UK, Creditinfo is a provider of credit information and risk management solutions worldwide. As one of the fastest-growing companies in its field, Creditinfo facilitates access to finance, through intelligent information, software and decision analytics solutions. We operate in over 50 markets with over 500 experts world-wide and have assessed over 1 billion individuals globally.

Visit https://creditinfo.com/ for more information.

TransUnion

Transform Your Risk Management With CreditVision®

Traditional risk assessment tools often lack the detail needed for strategic decisions. This can hinder your understanding of consumer credit trends and behaviours, affecting risk management.

TransUnion's advanced CreditVision suite offers a deeper view of consumer credit profiles, integrating traditional and alternative data to help facilitate:

⊘ Enhanced risk assessment

Utilise a broader dataset and advanced algorithms to better predict credit risk and consumer behaviours

⊘ Optimised collections

Prioritise and manage collections more effectively using consumers' payment patterns and abilities insights

LEARN MORE

Contact your TransUnion representative to learn how CreditVision can help you make smarter, data-driven decisions.

www.transunion.co.za

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Metropol Corporation Limited

Metropol was established in Kenya in 1996 as a business Information and credit management company. In 2006 Metropol partnered with GCR to provide credit rating services that enable corporates to raise capital and meet their financing needs.

Metropol is also licensed by the Central Bank of Kenya to provide Credit Reference Bureau (CRB) Services to ALL banks in Kenya. Our CRB services leverage full-file credit information sharing and alternative data sources from MFIs, SACCOs, HELB, Utilities, Mobile phone companies and providers of goods and services on credit to help customers improve their access to finance and increase the credit providers' capacity to lend profitably to more customers.

https://**www.metropol.co.ke/**

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About Consumer Profile Bureau

Consumer Profile Bureau is part of the CPB Group of companies that consists of Consumer Profile Bureau (CPB). CrossCheck Information Bureau (CrossCheck) and Medical CreditWatch (MCW) all registered under the NCA.

We provide Insights and Oversight solutions that consist of Standard Credit Bureau datasets, Proprietary datasets shared between our group of Companies as well as the ability to include client own datasets that will empower our clients to identify Risks and Opportunities.

ACKNOWLEDGEMENTS

On behalf of the Conference Secretariat, we would like to express our sincere gratitude for your participation in this inaugural Conference. Your presence and active engagement have significantly contributed to the success of the event.

We hope that we lived up to the conference expectations and that you amassed valuable insights, networking opportunities, and actionable takeaways to **enhance your credit and risk management strategies.** Your feedback is essential to us as we continue to improve future conferences.

To **CreditInfo Credit Bureau, TransUnion, Metropol, Consumer Profile Bureau (CPB),** and other sponsors, we thank you for making this event insightful through your sponsorship. We look forward to future partnerships.

The speakers who presented on various facets in tackling the theme of this conference we thank you for the insightful and engaging presentations.

We invite you to stay connected with us through our websites **(https://ciskenya.co.ke/)** and **(https://sacrra.org.za/)** and social media handles for updates on industry trends, upcoming events, and resources.

Thank you once again for your support. We look forward to seeing you at future conferences.

Conference Secretariat

Notes

1st

Africa

CREDIT & RISK
REPORTING
CONFERENCE

Making data work for you