

Venue: ` 10 times

Date: Time: 10:00am 9th-10th June 2021 (WAT)

www.digitalpayexpo.com



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Welcome to

I hereby welcome all delegates, sponsors

and partners to the 2021 Digital PayExpo. It has been a very eventful year following the restrictions in most countries in 2020, arising from the Covid-Pandemic.

Nearly a year of difficulty globally, pandemic-era learning within the payments business has not only provided some great lessons but has also set the stage for some major advances in 2021 and beyond.

E-commerce is growing rapidly, with worldwide sales put at \$4 trillion in 2020. The evolution in e-commerce can be partially credited to the developments within financial technology (fintech), such as e-wallets, new payment options, in-app purchasing, and peer-to-peer lending and payments.

As consumers have grown increasingly comfortable with online methods of shopping and online payment systems, fintech and payment innovations are making these online transactions much easier and frictionless. Payment systems are growing increasingly secure and efficient, making them attractive for consumers and businesses alike. And, as fintech and other payment innovations evolve, the ecommerce market will continue to evolve with it.

As the digital economy continues to mushroom, we are seeing more and more accounts embedded in third-party apps, so the proliferation of account credentials is starting to cause an increased fraud risk. You don't want to see fraud rise in a big way before you try to do something about it.

The economic upheaval caused by the pandemic, was also a major opportunity for the industry which created a boost in online merchant activity this past year. The challenge is how to sustain the momentum and keep the buzz going in a sustainable manner and increased rates of growth.

All of these have opened up the possibility for e-commerce businesses to go digital where users can make a purchase easily, safely, and efficiently. As digital payments get easier, the likelihood of customer "cart abandonment" decreases and e-commerce shops can make more sales. The way payment is made is an important component to customer experience, and fintech has paved the way for an experience rooted in confidence and convenience. Innovative digital payments and Fintech is changing the way consumers store and spend their money, shaping the future of e-commerce and online financial transactions. Payment innovations make it effortless for consumers to increase spending while also allowing for security, accessibility, convenience, and efficiency.

Identification

The above realization informed the theme of the 2021 virtual edition of Digital Payexpo conference. The objective is to stimulate discussion on how to accelerate innovative sigital payments and e-commerce across africa.

This conference will highlight the theme from different perspectives such as consumer expectation and experience, innovation and technology, risk and fraud, globalization of commerce, Fintech, new retail strategy, mobile payment, cyber security etc. The conference will also cover the many new thinking in digital and mobile payments, banking and ecommerce platforms, services, solutions, and standards that continue to enter this exploding market. The purpose of the forum is to provide a platform to synthesize modern trends and knowledge, best practices, research on bridging innovation plans and solutions through state-of-the-art technologies to highlight the potential, challenges and empowerment prospects for digital payment and financial inclusion across Africa.

I invite you to two days of really insightful and educative experience at this conference as we attempt to put digital payments and digital commerce at the centre stage of global attention once again.

Please enjoy the deliberations, discussions and conversations that will come out of this conference.

Adeyinka Adeyemi Convener



A division of SecureID Limited





Digital Cards

SID Digital provides a comprehensive set of SaaS services to help banks to digitize their cards. The solution is built on a set of standalone but connectable services that help card issuers to provide partial to full digital card solution, reusing their existing card processing for Tap and Pay.

Automated Transport Fare Collection

This is the collection of components that automate the ticketing system of a public transportation network - We have commenced operation for an automated version of manual fare collection for the Railway system in Nigeria.

Data Capture and Payment Enabled Identity Management Solution

Data is captured using the right recommended format and securely stored. More specifically, this includes the identifying, authentication and authorization of a person, or persons, to have access to applications, payment channels, systems or networks.

e-SIM

An e-SIM is a programmable SIM card that is embedded into your device. With re-writable information, you can change it's operators or providers without swapping cards.

Door to Door Delivery (INSIGHT)

This solution enables organizations automate every phase of their card/stationery order and delivery management process while providing full visibility throughout to the Customer visibility throughout to the Customer

Cafeteria Solution (BUCCA)

Bucca connects all catering Services together, all on one platform. It provides a platform whereby companies who provides catering services can their system well managed and

Loyalty Solutions

A marketing system businesses use to reward their customer's purchasing behavior to encourage the customers to stay loyal to the company. Rewards can be in the form of movie tickets, spa retreats, getaways, discount coupons & more.

E-Wallet

An electronic device, online service, or software program that allows one party to make electronic transactions with another party bartering digital currency units for goods and services.

E-Health Solutions

SID Digital delivers Smart health Solutions comprising identity management, Scheduling and e-wallet solutions, which will meet the needs of the customer and aid in delivering quality service to its clients/patients.



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- Agenda Day 1 Wednesday 9th June, 2021

Time	Activity	Speaker
10:00am - 10:15am	Introduction	Toyin Adegbite- Moore Shefam & Tam Limited
10:15am - 10:25am	Welcome Address	Adeyinka Adeyemi Managing Director, Intermarc Consulting, Nigeria
10:25am - 10:45am	Opening Remarks Special Guest of Honor Accelerating E-commerce	Toki Mabogunje President, Lagos Chamber of Commerce and Industry, Nigeria
10:45am - 11:15am	<i>Guest Speaker</i> E-commerce and the Nigerian Economy	Ayo Teriba Chief Executive Officer, Economic Associates, Nigeria
11:15am - 11:45am	The future of Internet Payment	Bode Abifarin Chief Operating Officer, Flutterwave
11:45am - 12:15pm	Digital Transformation for African Financial Institutions	Lesley Denyes Program Manager, IFC South Africa
12:15pm - 12:45pm	Imagining Digital Commerce	Stanley Anetoh Head Digital Solutions SecureID
12:45pm - 01:05pm	Networking Session	
01:05pm - 01:35pm	Accelerating the Adoption of Digital Payments in Emerging Markets	Chinwe Uzoho Regional Director, West & Central Africa, Network International
01:35pm - 01:55pm	Networking Session	Network >
01:55pm - 02:25pm	Commerce Cloud: Enabling anywhere Commerce	Titilayo Adewumi Regional Sales Director, SAP, West Africa
02:25pm - 03:45pm	Networking Session	SAP
03:45pm	Q&A / Wrap Up	

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Agenda Day 2 Thursday 10th June, 2021

Time	Activity	Speaker
10:00am - 10:15am	Introduction / Welcome	Toyin Adegbite- Moore Moderator
10:15am - 10:45am	Guest Speaker E-Commerce: Virtual SMEs and Market Expansion	Olufunmilayo Fagbulu Merchant Sales & Solutions, VISA, West Africa
10:45am - 11:15am	Special Guest The future of Retail in the Digital Age Demands	Adeyinka Adekoya Payments and Merchants Services Expert
11:15am - 12:15pm	Panel Session Global Impact FinTech (GIFT) Forum Topic: e-Commerce and customer needs: experiences from Africa, Asia and LATAM Moderator Jill Ebanoidze	 Panelists Ignacio Carballo GIFT Lead LATAM & Carribean Chapte Lito Villanueva GIFT Lead ASEAN Chapter Sahana Arun Kumar
12:15pm - 12:45pm	GIFT Managing Director Evolution of Encrypted Mobile Authentication for e-Commerce	GIFT Advisory Board Member Brian Richardson Chief Executive Officer, WIZZIT DigitalSouth Africa
12:45pm - 01:15pm	How Businesses can Explore the Opportunity of Online Sales	Tolulope Lawani Retail and Online Sales Manage r, HP, Nigeria
01:15pm - 01:45pm	Fintech and Digital Transformation	Ali Hussein Kassim Chief Executive Officer, Kipochi, Kenya
01:45pm - 02:15pm	Growth Hacking in the Nigerian Context: How to get Traction	Adetokunbo Adetona Chief Executive Officer, Nairabox, Nigeria
02:15pm - 02:45pm	Fintech and e-Commerce: Is this the answer?	Chilekwa Banda Digital Financial Services Practitioner Zambia
02:45pm - 03:15pm	Innovative Digital Payments	Sakhshi Bhan Product Head, Stealth Mode African Fintech Startup, Lagos
03:15pm - 03:45pm	Cyber Security and E-commerce Payments	Chioma Iwuagwu Managing Director, CyberDome, Nigeria
03:45pm	Q&A / Wrap Up	

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Profile of Speakers

Special Guest of Honor



Toki Mabogunje President, Lagos Chamber of Commerce and Industry, Nigeria

Toki Mabogunje is a Nigerian lawyer, broadcaster, poet and business consultant. She is the 3rd female president of Lagos Chamber of Commerce and Industry (LCCI) and the founder, Toki Mabogunje & Co.

Toki is a member of the governing council, the World Chamber of Federation. She is a law graduate from the University of Ife (now Obafemi Awolowo University), Ile-Ife.

She earned her LLM in International Business Law from the University of Exeter, England. Toki Mabogunje was honored in 2014 as the Personality of the year for World Theater Day and Cultural Ambassador by NANTAP.



Dr. Ayo Teriba is the CEO of Economic Associates (EA). He provides strategic direction for ongoing consulting and research work on the outlook of the Nigerian economy, focusing on: global, continental, national, subnational, and sector issues.

His areas of expertise are macroeconomic, macro-monetary, macro-financial, and sectoral evolution at global, continental, national, and subnational/states levels. He is a keen follower of what the evolving realities of global oil price, equity index, exports, capital flows, and capital stocks portend for the liquidity, stability, growth and socioeconomic cohesion of continents, countries, states, sectors, companies, and citizens, and opportunities for strategically realigning with unfolding global realities at each level.



Bode is the Chief Operating Officer at Flutterwave and she is responsible for managing operations and performance across the organization. Prior to joining Flutterwave, Bode worked as an Associate Director in KPMG Professional services with a career spanning over15 years.

Her experience covers customer advisory, development of strategy plans and models for financial institutions and organizations as well as proposing various ways to scale, improve efficiency and profits.



Lesley Denyes is the Program Manager and a Digital Financial Services (DFS) Specialist with IFC Advisory Services in Middle East & Africa. She has worked in the sector for the last 19 years; specifically, in the areas of business modeling, financial analysis, strategic planning, product development and channel management for DFS across Asia & Africa.

Lesley has launched digital banks across Asia and supported IFC's clients in the Africa and Middle East region to launch new digital products and subsidiaries. As a Program Director for Mercy Corps, in 2014, her program won the GSMA award for the 'Best Use of Mobile in a Development Context'.

Lesley has worked with commercial banks, mobile network operators, payment service providers, research institutes, technology developers and NGOs to reach low income households through technology-led financial services. Based in Johannesburg, South Africa, Lesley has a BSc in Quantitative Economics from Dalhousie University, Canada, and a MBA from Edinburgh Business School, UK.



Stanley is an experienced Senior Solutions Architect with a demonstrated history of working in the information technology and services industry. Skilled in Oracle Database, Biometrics, Business Processes, Cloud Computing, Infrastructure, interface systems, IOT, Custom software solutions, Databases, Data Warehousing, Java, and Pre-sales.

Strong professional with skills in designing, packaging, Architecting and delivering cutting- edge information technology solutions to enhance business processes, maximize productivity and deliver maximum returns on Investment to organizations. Majorly involved in deployment of enterprise business solution for countries in across West Africa. He holds certifications in Cisco Certified Network Associate (C.C.N.A.), Azure Solutions Architect (MCSD), and Enterprise Architect – Togaf 9.1.



Chinwe Uzoho is the Regional Director West & Central Africa Network International Payment Solutions. She is a payments expert who helps financial institutions generate sales leads, conceptualize and implement strategies that increase their market share. In her 30 year career, Chinwe has demonstrated strong competencies in sales growth, expansion of leading commercial banks, team management, partnering and alliance-building. She has worked for reputable and global organizations.

She holds a Post Graduate Diploma in Digital Business Management from Emeritus Institute of Management, an MBA degree with Distinctions from Bangor Business School, UK. She secured her MSc degree in Global Consumer Marketing from University of Liverpool, UK and has a BSc degree in Economics from the University of Uyo, Nigeria. She is also a member of the Chartered Institute of Bankers Scotland (MCIBS) as well as a member of Associate Chartered Institute of Bankers Nigeria (ACIB).



Profile of Speakers



Titilayo Adewumi Merchant & Sales Solution

Titilayo is the Country Leader for SAP Nigeria and is responsible for ensuring the daily operations of the country. In addition, she manages the Sales portfolio for the West African Region for both General Business and Large Enterprises, ensuring quarter on quarter achievements.

She has over 10 years of experience working in Information Technology, Public Health, Financial Services and Telecommunications industries in both Canada, Sweden, Denmark and Nigeria.

Titilayo is passionate about advocating for Women's Leadership and Growth.



Funmi is a digital payments enthusiast who currently oversees the Merchant Sales & Acceptance business for anglophone West Africa at Visa.

Along with her role which focuses on driving Visas acceptance strategy across various business segments and expanding scheme reach into new business territories within emerging markets, Funmi has a passion for nurturing SME potential through meaningful partnerships with enablers whose sights are firmly set on helping businesses go digital, grow and run more efficiently.

Working closely with financial institutions, non-traditional partners and other players within the payments system, she brings to bear a deep understanding of payments technology & industry knowledge, user insights guided by global best practices and a robust, functional array of Visa capabilities to achieve this.

Over the years, Funmi has gathered considerable business management and operational experience in cards and emerging digital payment systems which she honed managing successful issuing & acquiring divisions while at United Bank for Africa & Fidelity Bank. She also possesses strong business & sales acumen as well as relationship skills developed early on in her career while at the foremost personalization bureau – Secure ID Ltd.

She is an alumnus of the University of Lagos and the University of Oxford.



Adeyinka Adekoya is a Payments and Merchants services expert and has worked with various private enterprises, especially in the banking sector, on digital transformation initiatives targeted at operational efficiency, business planning, digitalization strategy, digital product development, digital product growth, risk management and competitiveness in the local and global business environment.

He is currently consulting for 3 fintechs and his objective as a digital transformation manager is aimed at achieving the overarching strategic and financial objectives as well as preparing the business for the future. Such initiatives as open banking (API business), fintech partnerships and alliances, and digital product development and platforms management are key to the transformation roadmap.



Educated at Wits University with a BCom and an MBA.

Currently a Founding Director and CEO of WIZZIT International, a global pioneer in mobile banking and financial inclusion. Brian is regarded as a pioneer in digitalisation and the use of technology in banking the unbanked. He was a recent recipient of the South African Technology personality of the year.

WIZZIT launched in 2004 and has taken its technology and branchless banking and digitalisation models to emerging markets in Africa, Central America and Eastern Europe and works with 16 leading banks and impacted the lives of 11 million previously unbanked people.



Tolulope Lawani is a sales & marketing leader with broad marketing and sales background. Well skilled in branding, communications and passionate about customer experience, customer success and revenue growth. He is the Retail & Online Sales Manager @HP.

Tolulope is recognized for helping Retail, eCommerce and Digital businesses deliver a reinvented customer experience and customer success.

He offers a vision-driven approach to decision making, strategic planning, and tactical implementation. He has also been credited with driving strategic integrated sales & marketing initiatives that has driven revenue and profit growth, built brand equity, delivered superior return on investments, boosted market share, and surpassed business objectives.

In his over 10 years of professional experience, he has been recognized with over 18 honors & awards.



Ali Hussein Kassim is a serial Entrepreneur and regular commentator and contributor on all things Tech and the Policy and Regulatory landscape that straddles this sector across Africa in particular and the world in general.

He consults on Digital Transformation and is working on two of his latest startups in the Fintech and eSupply Chain Platform in the FMCG Sector.

He also serves on several Boards both in the private & public sectors. Key among these are: -

- Member of the National Technical Committee of the Kenya National Innovation Agency, a Kenya Government Agency set up to manage and develop the National Innovation System for socio economic development.

- Board Member and Chair of the Audit & Risk Committee of Longhorn Publishers, the only publicly listed educational publisher in East & Central Africa.

- Chairman - Board of Trustees, Kenya ICT Action Network - An ICT Policy



Profile of Speakers

Think Tank based in Nairobi

 Advisory Board Member, Fintech – Mifos Initiative, a global fintech platform providing open-source core-banking and mobile platform for Microfinance institutions.

– Oversight Board Member and Chair of the Projects and Resource Mobilization Committee of the Kenya Tourism Promotion Fund –a \$200 million annual fund to jumpstart and promote the Tourism sector in Kenya through strategic interventions.

He also gets great satisfaction by mentoring and investing in Tech Entrepreneurs across Africa.



A chattered accountant by profession with a flair for technology Adetona Tokunbo is the current CEO of lifestyle technology company, Nairabox. Before rising to the position of CEO he was the Managing Partner in 2016 and also the Director, Finance and Technology in 2018.

Using his experience in app building and raising finances he became a founding member of telemedicine company, Tremendoc which began its operations in 2017, with former Nairabox co-CEO, Jay Chikezie. Having resigned from his executive position at Tremendoc Tokunbo remains an active board member.



Chilekwa Banda a seasoned IT professional with 14 years' experience as an executive and thought leader in the Digital Financial Services industry.

Chilekwa holds a Bachelor of Science Honors Degree in Computing and Information Systems from the London Metropolitan University, where she was awarded with a Roll of Honour Award provided to the best students in the faculty. She is certified in Digital & Mobile Money Markets, Digital Marketing, Product Management and highly skilled in Corporate Relationship Management and Strategy having held various positions serving as the Head of Strategic Partnerships, Head of Digital Banking Support, Head Of Corporate Relations and has been recognized as a subject matter expert on Fintech.

Amongst her many accomplishments, Chilekwa hosts a talk show called Fintech on one of the local radio stations in Zambia and was an instrumental keynote speaker for the Cebih webinar for Digital Banking heads of Nigeria on the impact of COVID19 on SMEs in Zambia.

She is currently pursuing a certification as a Digital Financial Services Practitioner and is also a member of the Association of Digital Finance PractitionersinZambia.



Sakhshi is a seasoned product leader having led digital products across domains Retail, Ecommerce, Deep Tech, Fin Tech & Banking), across geographies (India, Africa – 15 countries & South East Asia – Indonesia, Vietnam & Thailand) & across organizations/team sizes (Tech Giants, Large funded growth startups, Self-Founded & Seed stage). She has over 11 years of experience as a digital product expert. Sakhshi is currently working in stealth mode fintech startup. Previously she was working as Head of Digital Innovation at Accion Mircofinance Bank, Nigeria. Sakhshi has a B. Tech in Computer Sciences from the prestigious National Institute of Technology, Kurukshetra (Government funded Tier 1 Institute of National Importance in India).



Iwuagwu Chioma Eugenia (ICE) is a fiercely passionate professional and holds a bachelor's degree with a Second-class upper division in Forestry & Environmental Science from the Federal University of Agriculture Makurdi, Benue State and Masters in Business Administration (MBA) from University of Benin, Edo State both in Nigeria.

She is a fellow of the Chartered Institute of Finance and Control of Nigeria (CIFCN) and member, National Institute of Marketing of Nigeria (NIMN). Although a barrier breaker and a thorough bred professional with over 13 years of cognate banking experience spanning across core banking operations, Customer Service, Retail, Commercial, Investment and Public Sector Banking in notable Nigerian and International Banks, she sits on boards of several organizations in varying capacity. She is the founder of FUCIL DATATECH LIMITED, a leading digital distribution and online utility payment platforms in Nigeria and the current chief executive of CyberDome, a world class Managed Security Service Provider (MSSP).



Global Impact FinTech (GIFT) Forum

Panel Session

Thursday 10th June, 2021 | 11:15am - 12:15pm ----

GIFT or Global Impact Fintech is a global body created by Fintech champions of 60 odd countries. After a long period of deep domain knowledge exchanges, recently GIFT organised itself as a registered NonProfit at Singapore. To be more effective and inclusive at regional and local levels GIFT is now being rolled out at Regional and Country levels.

As an umbrella organization, GIFT caters to a wide set of stakeholder groups that includes Fintech Startups, Financial Institutions like Banks, Exchanges and Other Financial Services Players, Development Institutions, Standard Building Organisations, Government, Semi-Government and Regulatory organisations as well as Finance Professionals and Academic Institutions and Students of Finance.





Profile of Sponsors

Network)

International Payment Solutions

Network International is the leading enabler of digital commerce across the Middle East and Africa region, the worlds most underpenetrated payments markets. We are the only pan-regional provider of digital payments solutions at scale with presence across the entire payments value chain.

We provide a full suite of technology-enabled payments solutions to merchants and financial institutions delivered through our integrated omnichannel technology platforms, as well as N-GeniusTM, our proprietary stateof-the-art payments operating platform.

In 2020, we processed \$33 billion in total processed volumes (TPV) for more than 80,000 merchants and processed 758 million issuer transactions on 16 million cards for over 200 financial institutions

Secure D ...smarter solutions

SecureID Limited is Africas industry leader in Card manufacturing, personalization/fulfilment and digital solutions, offering superior end-to end Identity management and digital security solutions to Public Sector, Private Sector, Finance Sector, Telecoms Sector and Retail sector. SecureID Limited is the first certified smartcard manufacturing plant in sub-Saharan Africa and is

Polycarbonate Cards.

With a vision to be Africas undisputed leading provider of world class digital solutions, best suited for emerging markets, SecureID Limited provides turnkey solutions for the smartcard identity industry from project start, through design and personalization to final card packaging/fulfilment. SecureID Limited supports a wide range of card products such as EMV smartcards, GSM SIM cards, Magnetic-stripe debit cards, Loyalty cards, Contactless dual interface chip cards, Multi-purpose secure identity cards and Mifare cards.

In line with our mission statement, to be the fastest growing digital security solution provider in West Africa, we have taken the bold step of investing in the

highest security printing machines to produce unique products and services across all various sectors, including, but not limited to:

- Payment Cards for the Banking Sector;
- Loyalty and membership cards for the retail sector

Say hello to

N-Genius

- SIM Cards for the Telecoms Sector
- High Security ID documents such as National ID, Health Cards, Voters Cards, Drivers Licence and Tax Cards for both Public and Special Projects.

SecureCard Manufacturing is the first smart card manufacturing plant in Nigeria and also doubles as the first Polycarbonate card manufacturing plant in Africa, committed to providing products and services to a wide variety of clientele in Nigeria and with distribution in 21 African countries.

The company is led by a Board and Management Team with in-depth knowledge and experience in the smart card industry, deeply passionate about innovative solutions whilst upholding the highest tenets of global best practices.



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SAP is one of the world's leading producers of software for the management of business processes, developing solutions that facilitate effective data processing and information flow across organisations.

Founded in 1972, SAP is a multinational enterprise headquartered in Walldorf, Germany, with more than 101,000 employees worldwide.

With the introduction of its original SAP R/2 and SAP R/3 software, SAP established the global standard for enterprise resource planning (ERP) software. Now, SAP S/4HANA takes ERP to the next level by using the power of in-memory computing to process vast amounts of data, and to support advanced technologies such as artificial intelligence (AI) and machine learning.

The company's integrated applications connect all parts of a business into an intelligent suite on a fully digital platform, thereby replacing the process-driven, legacy platform. Today, with more than 230 million cloud users, more than 100 solutions covering all business functions, and the largest cloud portfolio of any provider, SAP is determined to keep creating trailblazing solutions that change people's lives for the better.



Why you need to be here

Get the Network

This conference is planned to be an annual event to host Senior Executives from the Financial Service industry and the relevant regulators in the different sectors. We will be having industry VIPs and relevant stakeholders in attendance

Engage the Who Is Who in the Industry

Where else can you sit down with the boundary breakers of the commerce industry? These interactive sessions are designed to introduce new techniques and technologies being implemented to build innovation.

Bag the Innovation Ideas

The Nigerian financial inclusion landscape is bursting with enterprise and innovation. The energy has also inspired creative ideas across the market.

Be a Sponsor

This conference is open for sponsorship by stake holders that are serious about expanding the frontiers of payment in Nigeria. Sponsorship packages are tailored to meet your specific marketing goal, but typically include high visibility speaking slots, moderations role, large prominent stands and facility meetings.

Media and Publicity



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