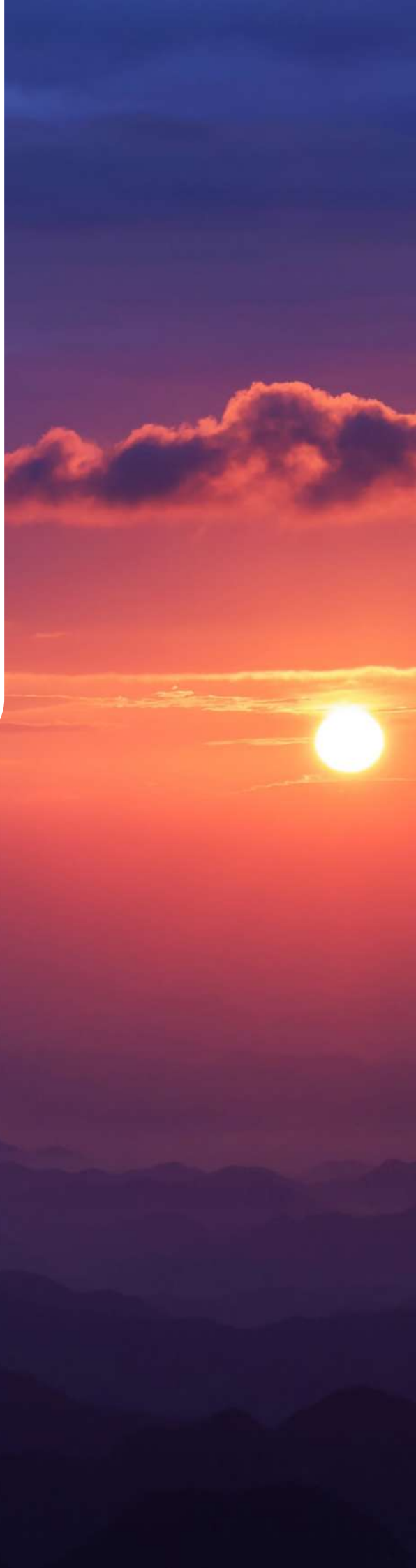




**P**ASA  
**I**NTERNATIONAL  
**P**AYMENTS  
**C**ONFERENCE  
**R**EPORT



# Chasing New Horizons Together



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# Executive Summary

In 2023, PASA celebrated the 10th anniversary of the inaugural launch of the PASA International Payments Conference, now known as PIPC. This 5th instalment of PIPC marked PASA's first in-person conference post-COVID.

The chosen theme for this significant year was 'Chasing New Horizons Together,' aligning with the industry's broader journey of modernisation and PASA's transition to a Payments Industry Body with an expanded membership.



**LEADERS KEEP  
THEIR EYES ON  
THE HORIZON,  
NOT JUST ON  
THE  
BOTTOM LINE.**

Warren Bennis



# Conference Programme

The programme was meticulously designed in multiple stages. Initially, the PIPC project team drafted the programme outline, seeking input from the PIPC Advisory Committee. This committee, comprising representatives from both the banking and fintech sectors, ensured a balanced and inclusive perspective on relevant topics and speakers. Simultaneously, the PASA Strategy team contributed their insights on issues suitable for incorporation into the PIPC programme.

Following iterative rounds of refinement, a draft programme was presented to the PIPC Steering Committee for further enhancement and ultimate approval. Unlike previous years, there was no call for speakers or topic white papers. The programme was intricately crafted with inputs from the aforementioned structures, keeping the overarching theme in mind.

Spanning two days, each day had its own distinct focus. Day 1 delved into 'Big bets, inflection points and key trends,' while Day 2 centred around 'Designing with the end in mind'.

DAY 1 - BIG BETS, INFLECTION POINTS AND KEY TRENDS			
Time	Plenary Room	PIPC Room	Electrum Room
8:45 - 9:00	Welcome and opening		
9:00 - 9:45	A macro-economic outlook: The impact of current realities on tomorrow's progress (Adrian Saville & Isaah Mhlanga)		
9:45 - 10:30	The role of payments in driving economic growth (Adrian Saville, Ryan Noach, Richard Southey, Cas Coovadia)		
10:30 - 11:15	<b>Networking break</b>		
11:15 - 12:00	The race between Cybercrime and Payment security (Naniki Ramabi, Andrew Henwood, Seyfi Gunay)	Cage Fight!? The battle of the global platforms, and what it means for the future of money (Chris Hamilton)	The impact of a changing regulatory landscape (Andy White, Pierre Coetzee)
12:00 - 12:45	Regional and global realities shaping high value and cross border payments (Vickey Ganesh, Nomwelase Skenjana, Brad Gillis, Olivier Lens)	The risk and reward of CBDC - unpacking current realities (Chris Becker, Tobie vd Spuy, Comfort Phelane)	How regulatory sandboxes support payments innovation (Lyle Horsley)
12:45 - 13:45	<b>Lunch</b>		
13:45 - 14:45 (Plenary)	Big bets and key trends – how different jurisdictions shape their own realities (International panel)		
14:45 - 15:30 (Breakaway)	A new Payments Industry Body - will it change the landscape? (Ghita Erling)	Do Financial Market Infrastructures matter in a distributed environment? (Stephen Linnell)	The next for card innovation (Gabriel Swanepoel)
15:30 - 16:00	<b>Networking break</b>		
16:00 - 16:45	Chasing new payment system horizons together (Herman Singh)		
16:45 - 17:00	Closing		



# Conference Programme

## DAY 2 - DESIGNING WITH THE END IN MIND

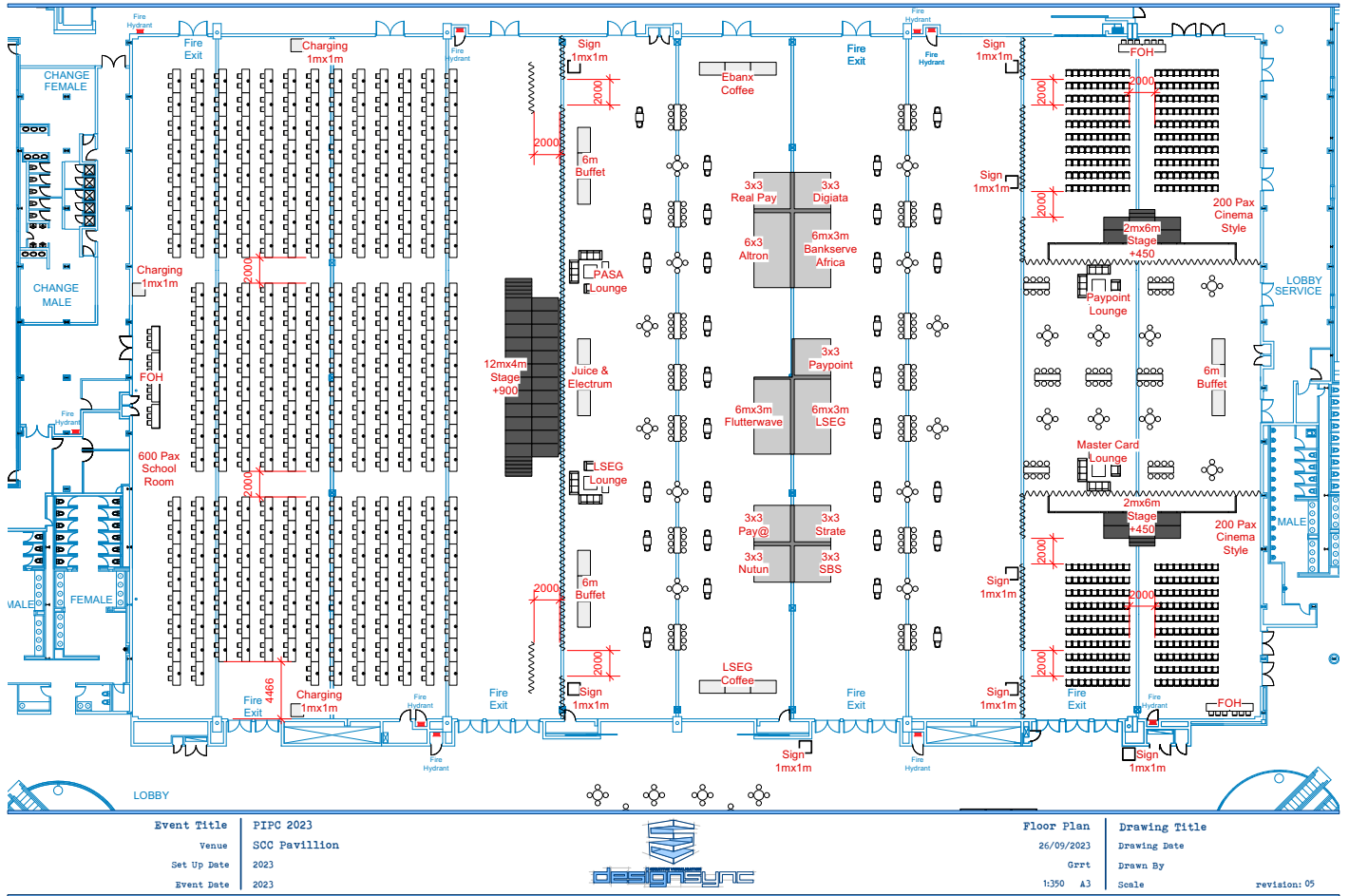
Time	Plenary Room	PIPC Room	Electrum Room
8:45 - 9:00	Welcome and opening		
9:00 - 9:45	Keynote Address (Deputy Governor Naidoo)		
9:45 - 10:30	Expanding payment services and products to under-served market segments (Ghita Erling, Tim Masela, Kershia Singh)		
10:30 - 11:15	<b>Networking break</b>		
11:15 - 12:00	The why of cash and its role in determining societies payment preference (David Little)	Usage, quality and access to payments - A Fintech view (Rufaida Hamilton, Gerhard Oosthuizen, Andrew Marsh)	Seeing payments from a payer perspective (Stasha Battye)
12:00 - 12:45	Solving for payment system continuity - global challenges (International panel)	How consumers win through big data and artificial intelligence (Jay van Zyl)	5 Ways to Monetise a Payments Stack (Dave Glass)
12:45 - 13:45	<b>Lunch</b>		
13:45 - 14:45 (Plenary)	The cash to digital journey - a deliberation of minds (Leo Lipis, David Little, Paul Harris, Pearl Kgalegi)		
14:45 - 15:30 (Breakaway)	Shaping consumer experiences through APIs and Open Banking (Chantal Maritz, Werner Pyke, Leo Lipis)	Adoption of real time payment systems - lessons from India, Thailand, Singapore and Brazil (Mpho Sadiki, Wiza Jalakasi, Zubin Tafti)	Does the Metaverse matter in the world of financial services? (Raadhika Sihin)
15:30 - 16:00	<b>Networking break</b>		
16:00 - 16:45	Closing session: Digital Money 2030 a Birds Eye View (Dr Arif Ismail)		
16:45 - 17:00	Closing remarks		



# Conference Venue

THE VENUE

Like previous years, PIPC 2023 was hosted at the Sandton Convention Centre in Johannesburg. The choice of Sandton proved convenient for both local and international speakers and delegates, given its easy accessibility and proximity to the area's world-class hotels and amenities, all within walking distance.



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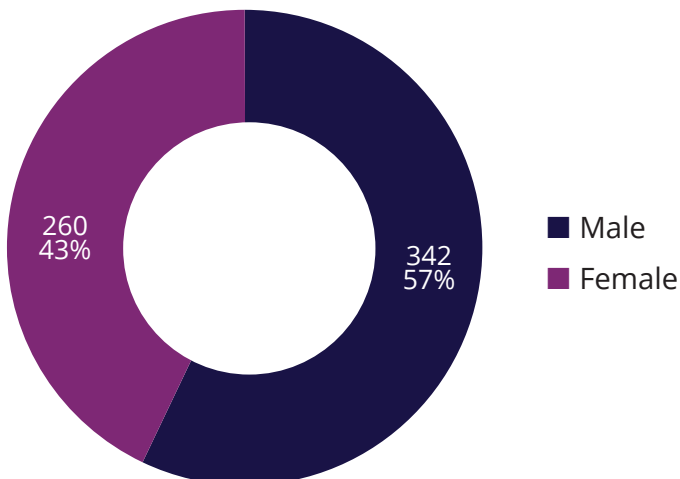
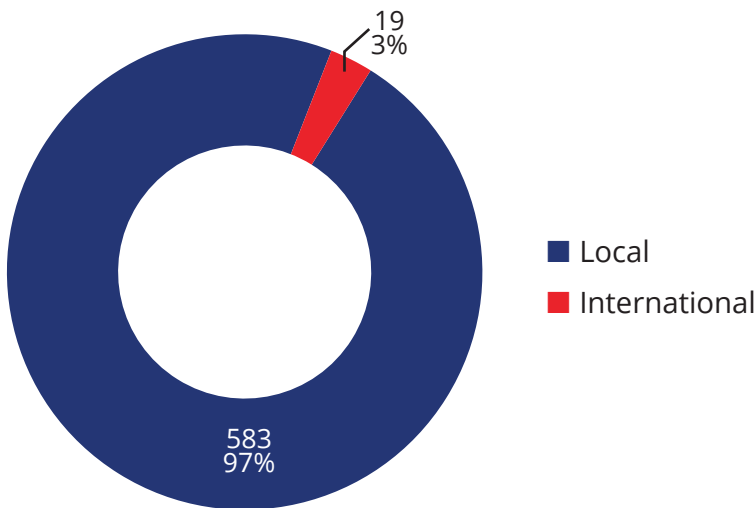
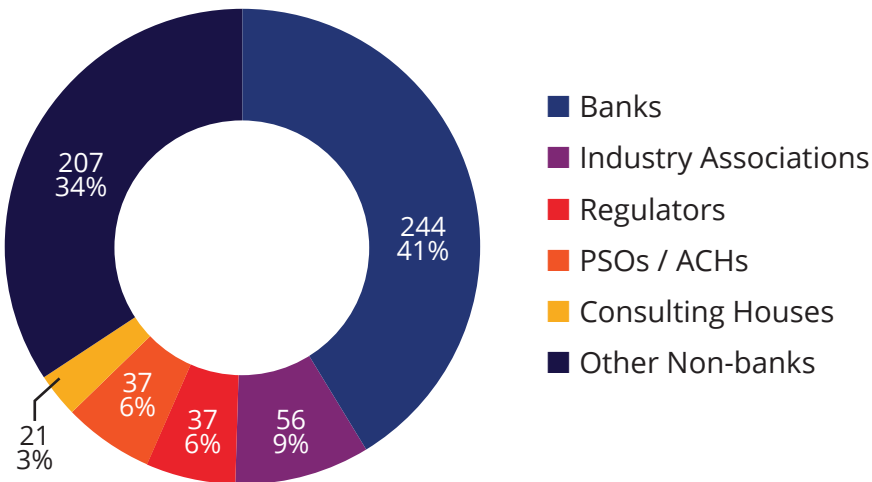
Image: Venue layout



# Conference Delegates

Due to venue limitations on delegate numbers this year, the conference could only accommodate 600 delegates. A total of 602 tickets was sold out two weeks prior to the conference. Although there were limited opportunities for cancellations, a few spots were made available for individuals on the waiting list.

A breakdown of delegate demographics is illustrated below:





# Conference Speakers

Building on the success of previous years' speaker line-ups, PASA took careful measures to assemble a relevant and high-quality list of speakers for this year's conference. The speaker line-up for PIPC 2023 featured 40 local and 9 international speakers, with 36 male and 13 female speakers.



**Adrian Saville**  
Professor of Economics, Finance & Strategy  
Gordon Institute of Business Science (GIBS)



**Andrew Henwood**  
Director  
Blick Rhino



**Andrew Marsh**  
Co-Founder, Managing Director  
Efficacy Payments



**Andy White**  
Chief Executive Officer  
Australian Payments Network (AusPayNet)



**Dr Arif Ismail**  
Deputy Division Chief, Payment &  
Infrastructure  
International Monetary Fund



**Brad Gillis**  
Head: Payments  
Standard Bank Group



**Cas Coovadia**  
Chief Executive Officer  
Business Unity South Africa (BUSA)



**Chantal Maritz**  
Partner  
Strategy&, PwC



**Chris Becker**  
Managing Executive: Enterprise Payments  
TymeBank



**Chris Hamilton**  
Principal  
Hamilton Platform



**Comfort Phelane**  
Senior Fintech Analyst  
South African Reserve Bank (SARB)



**Dave Glass**  
Co-Founder, Chief Executive Officer  
Electrum





**David Little**  
Chief Commercial Officer  
SBV Services (Pty) Ltd



**Gabriel Swanepoel**  
Country Manager  
Mastercard Southern Africa



**Gerhard Oosthuizen**  
Chief Technology Officer  
Entersekt



**Ghita Erling**  
Chief Executive Officer  
Payments Association of South Africa  
(PASA)



**Herman Singh**  
Chief Executive Officer  
Future Advisory



**Isaah Mhlanga**  
Chief Economist & Head of Research  
Rand Merchant Bank



**Jane Larimer**  
President and CEO  
Nacha



**Jay van Zyl**  
Founder  
ecosystem.ai



**Kershia Singh**  
Head of Department  
Financial Sector Conduct Authority



**Kristina Logue**  
Chief Financial Officer  
Payments Canada



**Kuben Naidoo**  
Deputy Governor  
South African Reserve Bank (SARB)



**Leo Lipis**  
Chief Executive  
Lipis Advisors



**Lesego Chauke-Motshwane**  
Chief Payments Officer  
Payments Association of South Africa  
(PASA)



**Lyle Horsley**  
Head of FinTech  
South African Reserve Bank (SARB)



**Maurits Pretorius**  
Chief Strategy Officer  
Payments Association of South Africa  
(PASA)



**Michael Herd**  
Senior Vice President  
ACH Network Administration



**Mpho Sadiki**  
Chief Product Officer  
BankservAfrica



**Naniki Ramabi**  
Chief Risk Officer  
Payments Association of South Africa  
(PASA)



**Nomwelase Skenjana**  
Divisional Head: Domestic & Regional  
Settlement Services  
South African Reserve Bank (SARB)



**Olivier Lens**  
Head of Sub-Sahara Africa  
Swift



**Paul Harris**  
Country Manager  
Flutterwave



**Pearl Kgalegi**  
Head of Currency Management  
Department  
South African Reserve Bank  
(SARB)



**Pierre Coetsee**  
Chief Legal Officer  
Payments Association of South Africa  
(PASA)



**Raadhika Sihin**



**Richard Southey**  
Chief Digital & Experience Officer  
Absa Corporate and Investment Banking



**Rufaida Hamilton**  
Head of Payments for South Africa  
Standard Bank Limited



**Ryan Noach**  
Chief Executive Officer  
Discovery Health



**Seyfi Gunay**  
Head of Risk EMEA  
Refinitiv, London Stock Exchange Group  
(LSEG)



**Stasha Batty**  
Vice President: Group Digital Payments  
Massmart



**Stephen Linnell**  
Chief Executive Officer  
BankservAfrica



**Steve Wiggins**  
Chief Executive  
Payments New Zealand



**Tim Masela**  
Head: National Payment System  
Department (NPSD)  
South African Reserve Bank (SARB)





**Tobie van der Spuy**  
Co-Founder and CEO  
Block Markets Africa



**Vickey Ganesh**  
Head of Payments Transformation  
Absa Bank Limited



**Werner Pyke**  
Head of Product  
Electrum



**Wiza Jalakasi**  
Director, Africa Market Development  
EBANX



**Zubin Tafti**  
Managing Director  
Payments Transformation  
PwC India



# PIPC APPLICATIONS

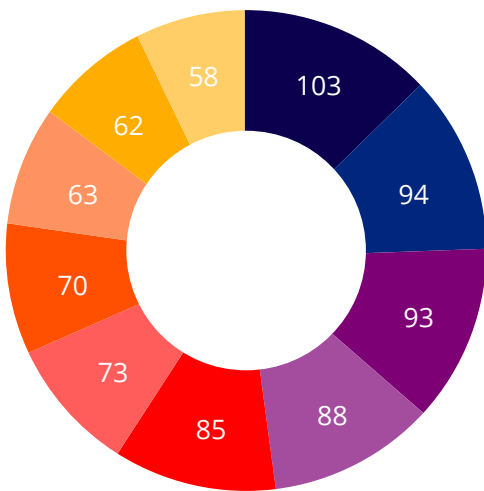
## Mobile App

Consistent with previous years, PIPC provided a dedicated conference App, aiding delegates in navigating the conference programme and accessing speaker profiles. The App also allowed delegates to obtain additional information about sponsors and exhibitors and enabled connections with them.

Additionally, the App served as a communication tool, sending push notifications to delegates to keep them abreast of the latest conference news and events.

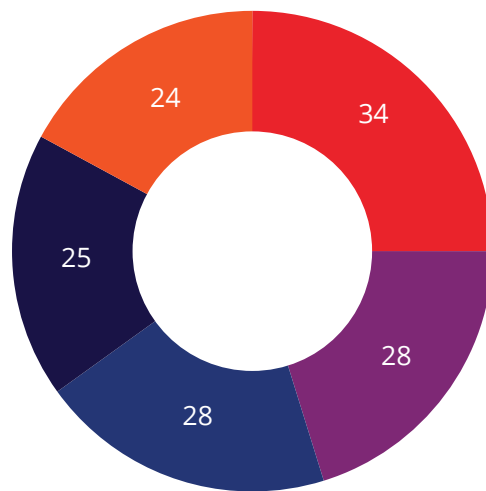
Key metrics from the app are:

### Speakers Views - Top 10



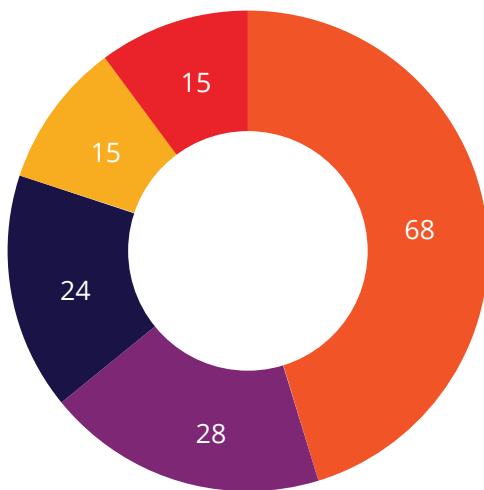
- Kershia Singh
- Herman Singh
- Arif Ismail
- Paul Harris
- David Little
- Chantal Maritz
- Pearl Kgalegi
- Adrian Saville
- Leo Lipis
- Andrew Marsh

### Exhibitor Views - Top 5



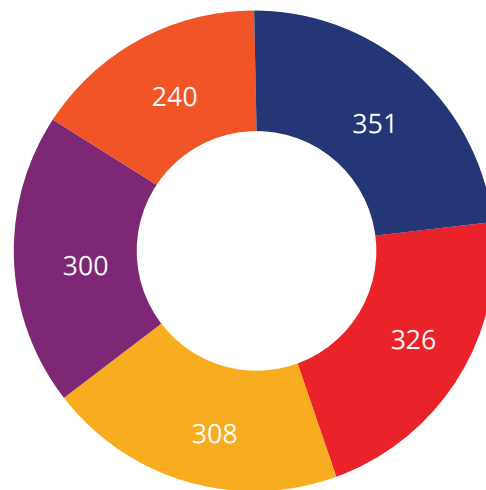
- Altron Fintech
- LSEG
- RealPay
- BankservAfrica
- Flutterwave

### Sponsor Views - Top 5



- Entersekt
- LSEG
- Nutun Transact
- Bitventure
- Ebanx

### Agenda Views - Top 5



- Usage, quality and access to payments
- Shaping consumer experiences
- The cash to digital journey - a deliberation of minds
- Expanding payment services and products
- Regional and global realities shaping high value



# Sponsors and Exhibitors

As in previous PIPCs, the active participation of sponsors and exhibitors played a significant role in the conference's success. Multiple meetings were conducted with potential sponsors and exhibitors to discuss the value proposition outlined in our prospectuses. Securing these items involved a thorough process, including compliance checks with each sponsor and exhibitor. Legal engagement ensured that contracts were aligned and duly signed off by both the sponsor/exhibitor and PASA.

Following this, the project team transitioned the responsibility to the Alchemy team for planning, creative sign-off, and production. Sponsors and exhibitors were provided the option to customise their items, adding a personalised touch to their involvement in the conference.

## Sponsors



## Exhibitors



# Conference Functions

The PIPC 2023 conference programme was complemented by two networking functions. On the evening of day 1, delegates gathered at the Hard Rock Café on Sandton Square. This change in scenery, following a full day of conferencing, provided an opportunity for 450 delegates to network, meet new people, and connect with colleagues and friends in the industry. The networking event was sponsored by Ebanx.

The conference concluded on a high note with a closing function at the end of day 2, hosted at the Sandton Convention Centre and sponsored by Cellulant. The event, attended by 345 delegates, served as a final opportunity to share experiences and stories before the conference concluded.





# Conference Reactions

I just want to congratulate PASA with the PIPC 2023 event.

My experience, both in my capacity as an ASISA participant but also with a PSSF hat, was that it was well organized:

- A highly respected panel of speakers & panelists – elevated by the international speakers/panelists.
- Very relevant and insightful topics.
- The layout was so well planned with easy access to everything.
- Very good attendance

Overall, a very good experience – in discussion with another attendee, she referred to it as a “mini SIBOS”.

Just wanted to send a Thank you to you and the PASA team for an incredible, honest PIPC2023.

It was really fun to connect with so many colleagues and friends that we have engaged with in all our paths to be payments professionals.

Thank you for the professionalism and competence of all the teams, the subjects that we all go to enjoy and the open engagements that took place between all the parties.

It was a great privilege and really fun to be able to present the story of the Payer and to get such a great response. Thank you again for the opportunity.

Looking forward to further engagements in this space.

I just wanted to reach-out and thank you and your teams for arranging such an amazing two days. From the topics, to the speakers, to the facilities, to the branding/design elements, to the organisation and just the general warmth and professionalism that was evident throughout the two days. You can take huge pride in knowing that not only did you lift PASA’s own brand through this, but that of South Africa and the payments industry as a whole.

Thank you from me and from the whole BankservAfrica community!

Just wanted to send a thank you to you and the PASA team for an incredible, honest PIPC2023. It was really fun to connect with so many colleagues and friends that we have engaged with in all our paths to be payments professionals. Thank you for the professionalism and competence of all the teams, the subjects that we all go to enjoy and the open engagements that took place between all the parties. It was a great privilege and really fun to be able to present the story of the payer and to get such a great response. Thank you again for the opportunity.

Please accept my thanks for the great panel earlier this week. The time we spent preparing for the session, our knowledge, and insights really paid off. From my point of view, the session went very well — we were able to explore the open banking and APIs from several angles, attract lots of questions from the audience, and contribute to the conversation of a very important topic. And it was fun!

I look forward to a future opportunity to work together.

The PIPC conference was professional and amazing. Your excellent efforts made this conference memorable.

Congratulations to you and the rest of the team, I can honestly say this was a first class event.

Thank you for all the personal help, I felt more at ease because you took such good care.

# Conference Reactions

It was my pleasure to contribute in a small way to PIPC. It is sometimes hard to judge how much others get from my contributions, but if the other delegates get half as much value from me as I get from them, it would make me very proud. PIPC is such a fantastic event for the way it brings together the entire SA payments industry. I really can talk to anyone I need to in those two days.

The PASA International Conference revealed some of the most important trends in the payment industry and highlighted the key inflection points for businesses. From new payment systems to innovative technologies, the conference showcased the rapidly evolving landscape of the industry. Well done PASA on delivering an incredible event!

Thank you for ensuring our company and brand was well represented and your professional courtesy extended and support with our stand and the panel session PPT; including the breakdown (and the canvasses, which we will definitely be using at our offices).

The PIPC conference was professional and amazing. Your excellent efforts made this conference memorable. Congratulations to you and the rest of the team, I can honestly say this was a first class event. Thank you for all the personal help, I felt more at ease because you took such good care.

Hi Ghita, just to say well done again to you and your team on a very well organised, well executed and insightful conference. Bravo!

I had the privilege to attend #PIPC2023. The speakers wowed the audience and exceeded all our expectations. It was so much fun to connect with old friends and meet new people.

This was by far the most informative event of the year! Well done PASA and Thank you.

Thank you, PASA - Payments Association of South Africa! The team takes huge value from the PIPC events and we always have so much fun. Congratulations on putting on a conference that is certainly not one to be missed. #PIPC2025 here we come!

Thank you for the opportunity to be part of #PIPC2023 - A great conference, great discussions, and connecting with familiar and new connections.

Thank you PASA for hosting an excellent event! We look forward to PIPC 2024.







# MARKETING Marketing and Communications

The success of PIPC 2023 was significantly bolstered by an extensive marketing and communication campaign. The primary goals of the campaign were to disseminate information, raise awareness about PIPC, and drive engagement and registrations. This was achieved through the strategic utilisation of visually striking graphics and design elements, resulting in widespread visibility and a strong impact across various platforms.

The theme “Chasing New Horizons Together” was the creative concept used in the campaign. The horizon and its glorious colours at dawn were the inspiration behind the colour palette chosen for the event identity. The use of the sunrise suggests new possibilities and potential, and the idea of “chasing the horizon” clearly positions PIPC and PASA as being constantly in pursuit of advancement and progress and driving growth throughout the industry. The stars and constellations metaphorically represent all the PIPC members who make up the PIPC community at large.

The following platforms and channels were used to communicate key campaign messages and drive engagement:

- Social media



- Delegate emailers
- Speaker banners
- Sponsor and exhibitor banners
- Videos
- Media lounge interviews



# Marketing and Communications

## Social Media Statistics: LinkedIn

Follower Highlights: September - November

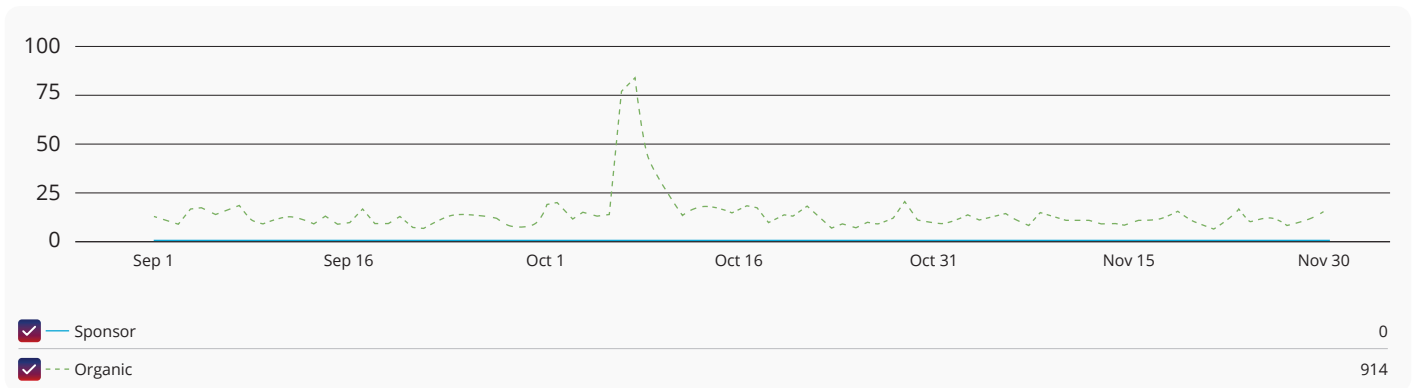


**4110**  
Total Followers



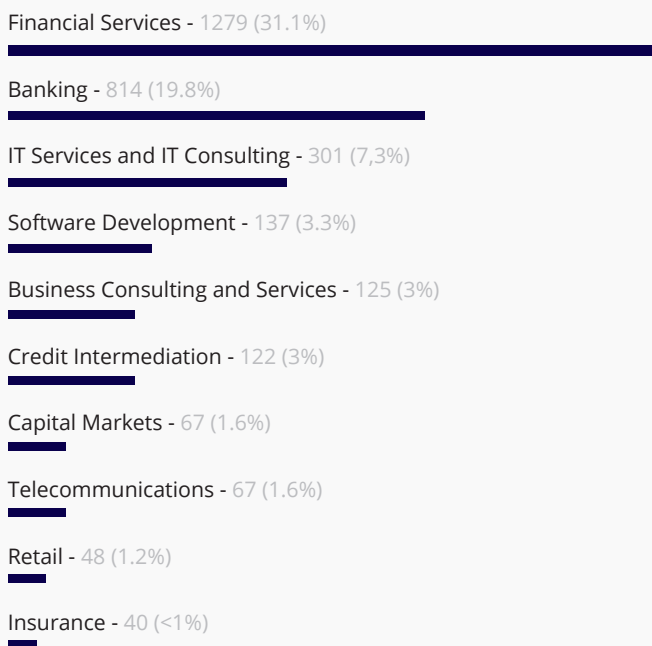
**914**  
New followers in the last 96 days  
▲ 88.8%

## Overall Growth: September - November



## Follower Demographics

### Industry



### Job Function



# Marketing and Communications

## Social Media Statistics: LinkedIn

Highlights: September - November



**3332**  
Reactions  
▲ 344.3%



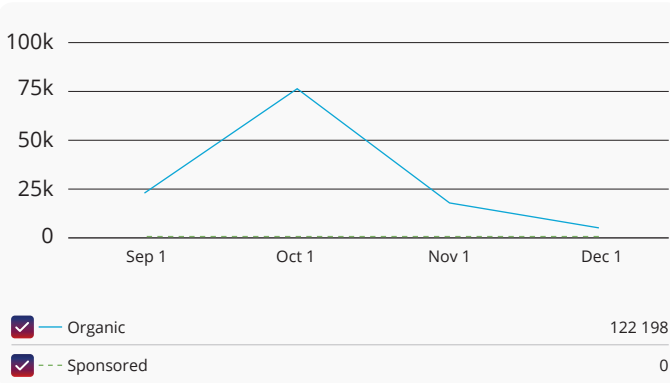
**74**  
Comments  
▲ 722.2%



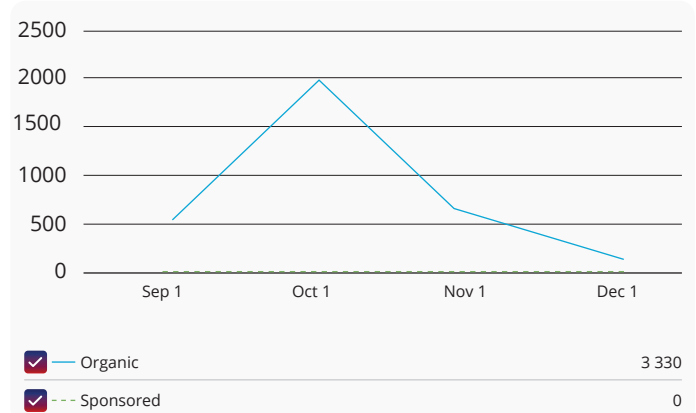
**147**  
Reposts  
▲ 30.1%



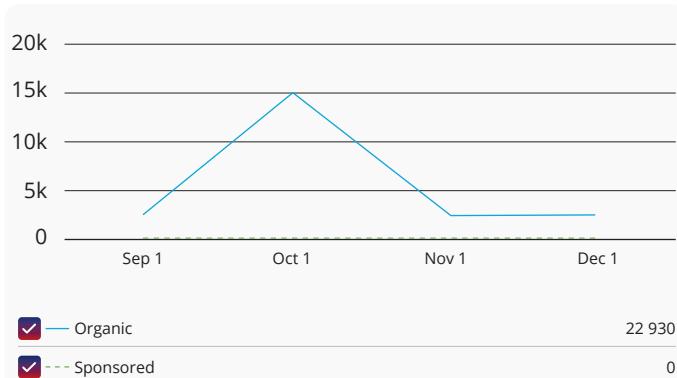
### Impression Highlights



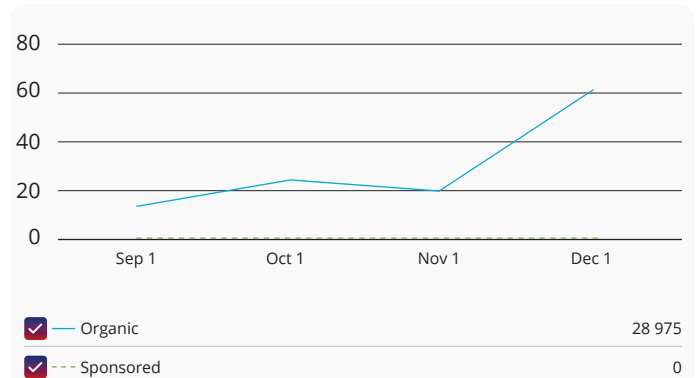
### Reactions Highlights



### Click Highlights



### Engagement Rate Highlights





# Marketing and Communications

## Social Media Statistics: LinkedIn

Highest Clicks: Video



**1441**

Impressions



**683**

Views



**43**

Clicks



**2.98%**

Click Through Rate (CTR)



Highest Clicks: Images



**8134**

Impressions



**1821**

Clicks



**22.39%**

Click Through Rate (CTR)



# Marketing and Communications

## Social Media Statistics

### Highest Reposts



**7.74%**

Click Through Rate (CTR)



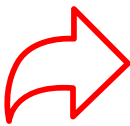
**29**

Reactions



**61**

Comments



**13**

Reposts



**10.56%**

Engagement Rate

**PASA - Payments Association of South Africa** · Following  
Banking

**#PIPC2023** Sponsor Announcement

Altron FinTech, Nutun Transact, and Real Pay have signed on as sponsors for the PIPC 2023 Conference.

Join the ranks of these flagship companies and position your organisation at the forefront of the highly competitive payments industry.

Limited sponsorship opportunities are still available, so don't miss your chance to make a big impact on delegates.

To explore available sponsorship and exhibitor opportunities, please visit [www.pipc.co.za](http://www.pipc.co.za) or reach out to our dedicated team at [LeticiaM@pasa.org.za](mailto:LeticiaM@pasa.org.za) or [DivaniaE@pasa.org.za](mailto:DivaniaE@pasa.org.za)

**PIPIC 2023**  
**PASA INTERNATIONAL PAYMENTS CONFERENCE**  
CHASING NEW HORIZONS TOGETHER

SPONSOR  
**ALTRON**

9 & 10 OCTOBER 2023  
SANDTON CONVENTION CENTRE

**PIPIC 2023**  
**PASA INTERNATIONAL PAYMENTS CONFERENCE**  
CHASING NEW HORIZONS TOGETHER

SPONSOR  
**NUTUN**  
Digital Business Services

**PIPIC 2023**  
**PASA INTERNATIONAL PAYMENTS CONFERENCE**  
CHASING NEW HORIZONS TOGETHER

SPONSOR  
**RealPay**  
DIGITAL PAYMENTS SOLUTIONS

3mo · Public post

👍❤️🗨️ 29 · 1 comment · 13 reposts

# Marketing and Communications

## Social Media Statistics

Most Impressions: Video



**1441**

Impressions



**684**

Views



**43**

Clicks



**2.98%**

Click Through Rate (CTR)



Most Impressions: Images



**8134**

Impressions



**1821**

Clicks



**22.39%**

Click Through Rate (CTR)





# Marketing and Communications

## Branding

Pull up banners



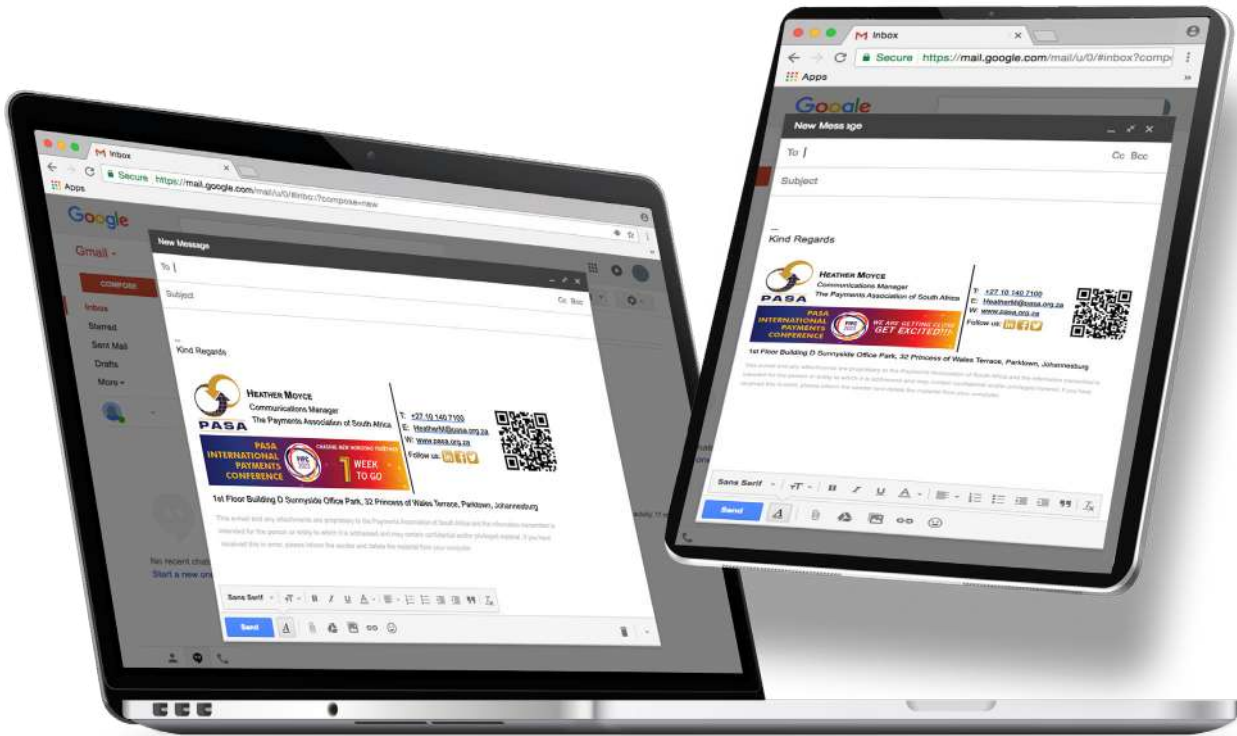
Flexi wall banners



# Marketing and Communications

## Branding

Email banners



## Emailers



# Marketing and Communications

## Branding

Teams backgrounds



## Thank-you card



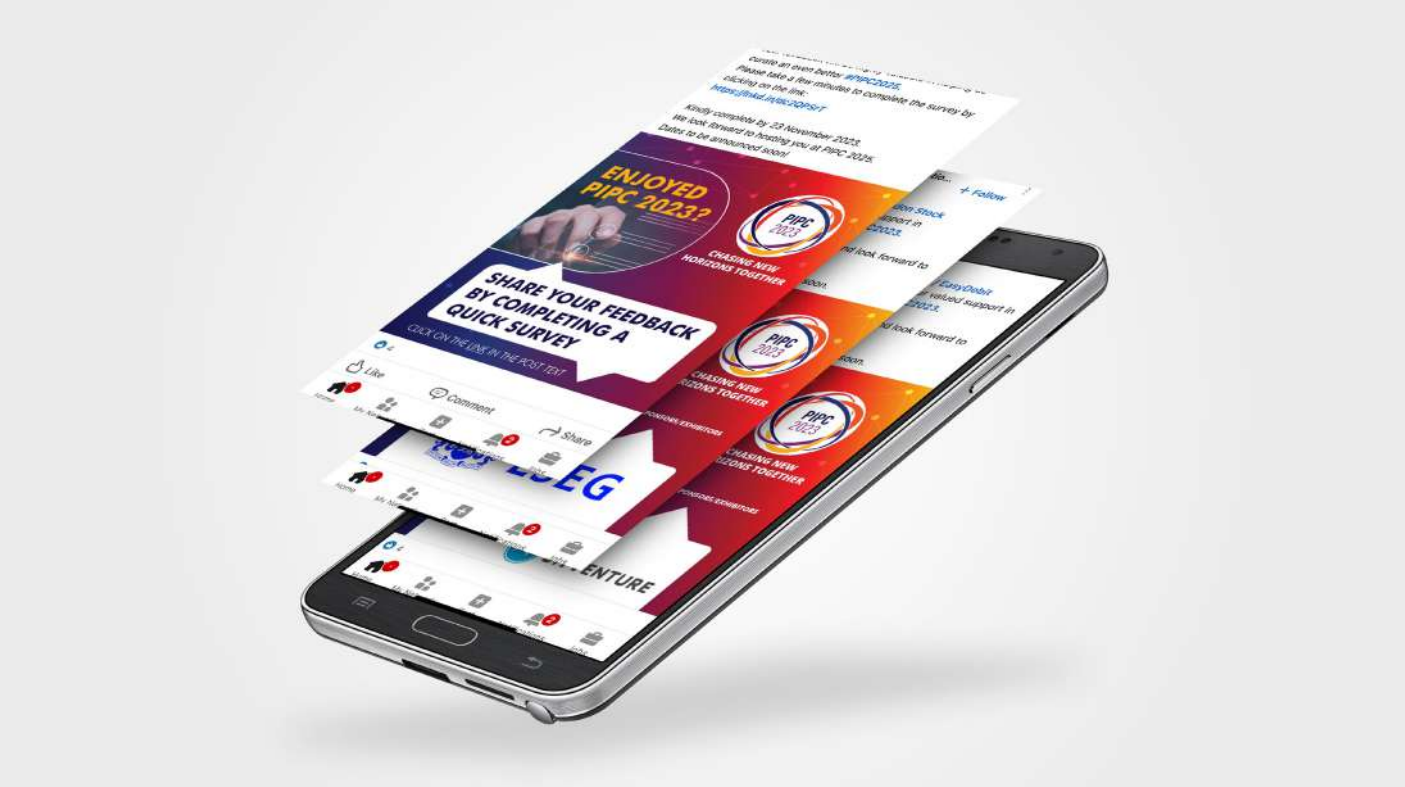


# Marketing and Communications

**Branding**  
Speaker programme

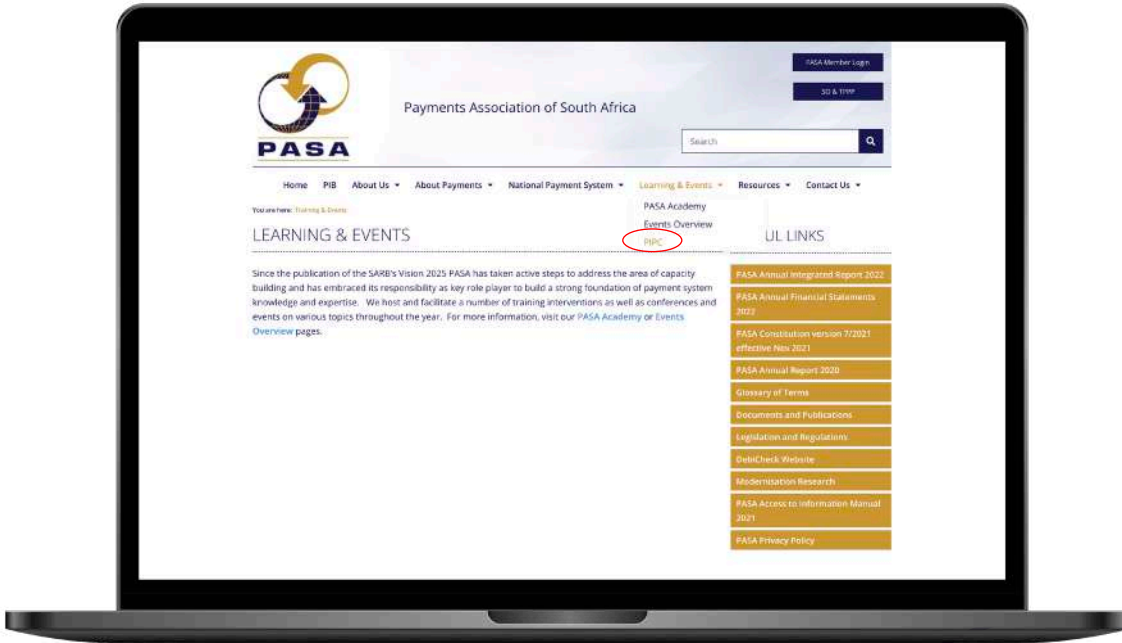


Social media

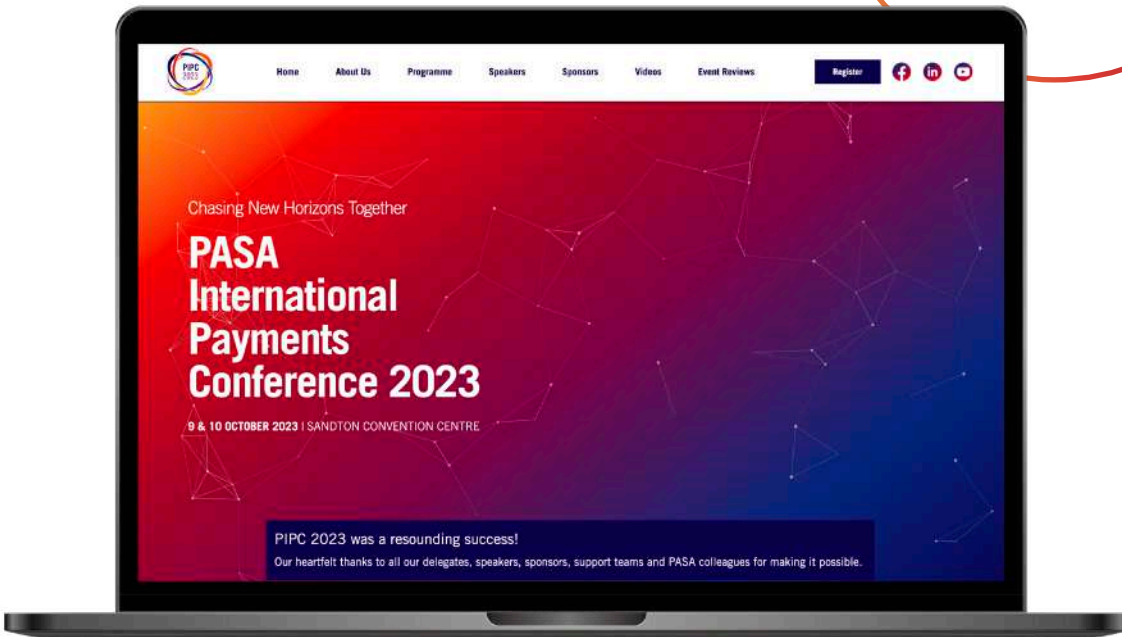


# Marketing and Communications

## PASA website



From the PASA website  
(www.pasa.org.za)  
one can navigate to  
PIPC website  
(www.pipc.co.za)



# Marketing and Communications

## Media lounge interviews

### Day 1 Interviews:

Interviewee	Title	Organisation
Rufaida Hamilton	Head of Payments for South Africa	Standard Bank Limited
Paul Harris	Country Manager, South Africa	Flutterwave
Stasha Batty	Vice President Group Digital Payments	Massmart
Chris Hamilton	Principal	Hamilton Platform
Leo Lipis	Chief Executive	Lipis Advisors
Olivier Lens	Head of Sub-Saharan Africa	SWIFT
Brad Gillis	Head: Payments Standard Bank Rest of Africa	Standard Bank Group
Tobie van der Spuy	Co-Founder, CEO	Block Markets Africa
Gabriel Swanepoel	Country Manager	Mastercard Southern Africa

### Day 2 Interviews:

Interviewee	Title	Organisation
Rufaida Hamilton	Head of Payments for South Africa	Standard Bank Limited
Andrew Henwood	Founder and Director	Black Rhino
David Little	Chief Commercial Officer	SBV Services (Pty) Ltd
Stephen Linnell	Chief Executive Officer	BankservAfrica
Ghita Erling	Chief Executive Officer	Payments Association of South Africa (PASA)
Andrew Marsh	Co-Founder and Managing Director	Efficacy Payments
Dave Glass	Co-Founder and Chief Executive Officer	Electrum
Jay van Zyl	Founder	ecosystem.ai
Werner Pyke	Head of Product	Electrum





# Conference Team

The PIPC 2023 conference organising committee comprised of the following individuals:

## Project Sponsors



Ghita Erling  
Chief Executive Officer



Maurits Pretorius  
Chief Strategy Officer



Cosmore Pariola  
Chief Financial Officer

## Project Team



Divania Els  
Project Owner & Manager:  
Industry Learning & Capacity  
Development



Leticia Mentz  
Consultant:  
Industry Learning & Capacity  
Development



Heather Moyce  
Marketing & Communications  
Manager



Rukesh Rambally  
Finance Manager

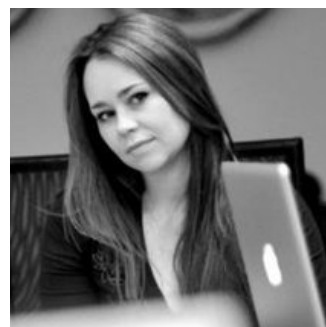
## Event Partner: Alchemy Group



Alex Ducray  
Managing Director



Kerry-Leigh Smith  
Producer



Kate Bell  
Creative Director

# Conference Team

The PIPC 2023 conference organising committee comprised of the following individuals:

## Social Media Partner: At That Point



Rosa-Mari le Roux  
Public Relations Lead

## Graphic Design Partner: ThinkTank Creative



Catrien van Wyngaard  
General Manager



Lorné Janse van Vuuren  
Graphic & Web Designer



Quintus van der Walt  
Social Media Manager





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