



# Advancing Cross-Border Payments Conference

## Opportunities and challenges for sub-Saharan Africa

22–23 October 2025



Committee on Payments  
and Market Infrastructures



### Day 1: 09:00–17:40 (SAST; CEST) 22 October

08:00–09:00 **Registration and coffee**

09:00–09:10 **Opening remarks**

09:10–10:00 **Setting the stage: The global and regional perspective**

Cross-border payment technologies: Innovations and challenges

South Africa to the Rest of SADC Remittances Market Assessment

10:00–10:55 **Research session: Cross-border payments from a macro-and microeconomic perspective**

Global cross-border payments: A US\$1 quadrillion evolving market

Invisible senders: Gendered challenges in cross-border payments in sub-Saharan Africa

10:55–11:30 **Coffee break**

## Day 1: 09:00–17:40 (SAST; CEST) 22 October

11:30–12:25

### **Research session: The interaction between migration and international remittances**

Migration and cross-border payments: Analysing remittance dynamics in sub-Saharan Africa

Remittance behaviours among selected Nigerian and Ethiopian migrant communities

12:25–13:30

### **Lunch**

13:30–14:25

### **Policy panel: How to unlock cross-border payments in sub-Saharan Africa?**

14:25–15:20

### **Research session: Drivers of cross-border payments in the region**

An empirical analysis of factors that influence informal cross-border money payments in the SADC region

Inbound and outbound remittances in WAEMU countries: Exploring the dynamics and the main drivers

15:20–15:45

### **Coffee break**

15:45–16:40

### **Research session: Payments in the fast lane – driving efficiency in cross-border transactions**

Payment performance in sub-Saharan Africa: The role of speed in financial transformation

Send me money ASAP: Assessing the impact of fast payment systems on the cost of remittances

## Day 1: 09:00–17:40 (SAST; CEST) 22 October

16:40–17:35 **Policy panel: Trust and transparency – leveraging payments pre-validation and confirmation of payee solutions**

17:35–17:40 **Closing of Day 1**

18:00–20:00 **Cocktail function**

## Day 2: 08:45–15:30 (SAST; CEST) 23 October

08:00–08:45 **Registration and coffee**

08:45–09:00 **Keynote remarks on the South African G20 Presidency priorities**

09:00–09:50 **Setting the stage: Shaping payments and digital finance**

Retail payments evolution: The rise of instant payments

The impact of digital finance channels on saving and investment decisions in South Africa

09:50–10:45 **Policy panel: Interoperability and innovation – connecting existing infrastructures or starting from scratch**

10:45–11:05 **Coffee break**

## Day 2: 08:45–15:30 (SAST; CEST) 23 October

11:05–12:00

**Policy panel: Cross-border payment opportunities and challenges – perspectives from market stakeholders**

12:00–12:55

**Research session: Measuring what matters – leveraging granular data to drive change in cross-border payments**

Understanding cost patterns in remittance corridors of sub-Saharan Africa: A data-driven analysis of infrastructure and inclusion gaps

Decoding cross-border payment flows in sub-Saharan Africa: A high-frequency analysis of granular platform data

12:55–13:00

**Closing reflections and key takeaways**

13:00–14:30

**Lunch and end of the conference**