



SOUTH AFRICAN RESERVE BANK

Synopsis: SARB Payments Conference 2026

Rewiring Payments: Open. Connected. Inclusive.

20–21 October 2026

The South African Reserve Bank (SARB) will host its biennial Payments Conference in October 2026 – a flagship platform that brings together leaders, policymakers, regulators and innovators from across the payments ecosystem to shape the future of payments in South Africa and beyond. Anchored in the theme *Rewiring Payments: Open. Connected. Inclusive*, the Conference reflects the SARB's commitment to modernising the national payment system (NPS) through greater interoperability, broader participation and stronger ecosystem collaboration. The theme recognises that payments are no longer merely a function of financial services, but a critical enabler of economic activity, innovation, financial inclusion and regional integration.

As payments become increasingly digital, interconnected and embedded in everyday economic interactions, payment systems must evolve to support new business models, emerging technologies and changing consumer needs. Rewiring payments is therefore not only about upgrading infrastructure; it is about redesigning the ecosystem to be more open to innovation, more connected across participants and platforms, and more inclusive of individuals, businesses and communities that remain underserved.

In line with its mandate as the steward of the NPS, the SARB is advancing a broad modernisation agenda aimed at fostering a safe, efficient, resilient and inclusive payments ecosystem. The Conference will provide an opportunity to explore how industry stakeholders can collectively build a payment system that balances innovation with trust, competition with stability, and digital progress with inclusion.

The Conference will bring together a diverse range of stakeholders; including policymakers and regulators, banks, fintechs, payment service providers, infrastructure operators, merchants, technology partners, academics, as well as regional and international institutions; to further engage on, among other things:

- advancing open and interoperable payment ecosystems that encourage innovation, competition and collaboration;
- strengthening connectivity across domestic, regional and global payment networks to support trade, remittances and economic growth;
- modernising payment infrastructure to improve efficiency, resilience, accessibility and user experience;
- accelerating financial inclusion through affordable, accessible and widely adopted payment solutions;
- enabling greater participation of new market entrants, fintechs and emerging service providers within the payments ecosystem;
- enhancing trust through strong governance, cybersecurity, fraud prevention and responsible innovation;
- exploring the opportunities and implications of emerging technologies, including artificial intelligence, digital assets and programmable payment solutions; and
- strengthening regional payment integration to support Africa's digital transformation and economic development ambitions.

A diversity of perspectives remains essential to fostering meaningful dialogue and ensuring that industry reforms are practical, inclusive and reflective of the broader ecosystem.

By convening stakeholders from across the payments landscape, the Conference seeks to move beyond discussion towards coordinated action. It serves as both a platform for strategic engagement and a catalyst for implementation, supporting the SARB's vision of a payment system that is open to innovation, connected across the ecosystem and inclusive for all South Africans. Through collaboration and collective commitment, the Conference aims to help shape a future-ready payments landscape that supports economic growth, strengthens trust and expands opportunities for participation in the digital economy.