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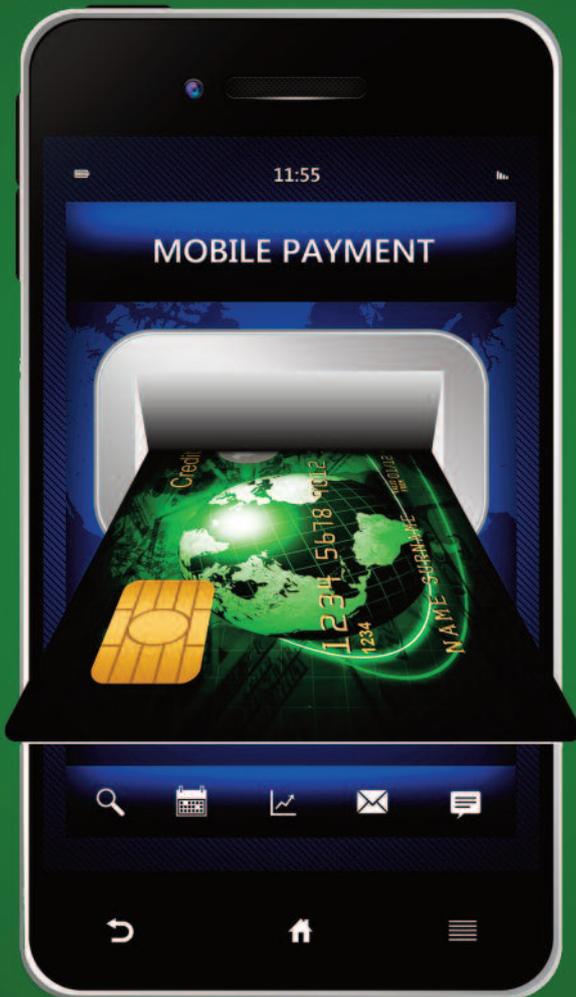


SMi presents its 9th annual

CEE and CIS Card Markets and Future Payments Solutions

9th & 10th
APRIL
2014

Sheraton Sofia Hotel Balkan | Bulgaria



Key Speakers include:

-  **Victor Dostov**, President, **Russian Electric Money Association**
-  **Fiona Duncan**, Vice President, Prepaid EU & CIS, **Western Union**
-  **Melike Kara**, Head of Mobile Payment Solutions, **Turkcell**
-  **Ugo Bechis**, Chairman - Cards Working Group, **European Payments Council**
-  **Antim Stefan Iordache**, Head of Card Product Management, **Banca Comerciala Romana/Erste Bank Group**
-  **Artur Turemka**, General Manager, Balkans, **MasterCard Europe**
-  **Krassimira Raycheva**, Country Manager, Bulgaria, **Visa Europe**
-  **Francesco Burelli**, Partner, **Value Partners**
-  **Jon Matonis**, Executive Director, **Bitcoin Foundation**
-  **Erwin Petsch**, Managing Director, **Erwin Petsch Consulting**
-  **Michael Formann**, Head of Central and Eastern Europe, **SWIFT**
-  **Kevin Smith**, Independent Consultant, **Kevin Smith Consulting**
-  **Baris Cosan**, ADC Project and VISA / MasterCard Relationship Management, **Credit Europe Bank**
-  **Najada Xhaxha**, Head of Funds Transfer and Correspondent Banking, **Tirana Bank**

CASE STUDIES:

- **Credit Europe Bank MasterCard PayPass**
- **TURKCELL CUZDAN**
- **PayPass (BONbon Voyage)**

Key topic insights:

- How to mature consumers from cash to **greater card usage**
- Delivering the appropriate technology for **urban and rural populations**
- Advances in CEE/CIS **m-payment and m-commerce programmes**
- Overcoming challenges related to **internet access and payment terminal uptake**
- **Consumer insight and research:** implementing the right marketing strategy for your product offerings

www.cee-ciscards.com

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8.30 Registration & Coffee

9.00 Chair's Opening Remarks

 **Victor Dostov**, President,
Russian Electric Money Association

CONSUMER AND MARKET DRIVERS IN THE CEE/CIS

9.10 How will SEPA developments affect CEE countries wishing to join the Eurozone?

- Post 1st February 2014 and the next phase for SEPA – e and m payments
- How to deal with the problem of third party access to bank account information
- How will the costs and benefits of alternative payment methods be assessed?
- What can we expect from the green paper on e and m payments – can any new SEPA arrangements keep pace with change?

 **Ugo Bechis**, Chairman - Cards Working Group, **European Payments Council**

9.50 Urban and rural populations; Delivering cards and payment solutions that customers will use

- Is a two-tier approach viable to capture market share in cities and elsewhere?
- How does branding and market positioning drive card uptake?
- How do different market segments respond to different card/payments propositions?
- What role do benefit packages play in making products and solutions more attractive?

 **Najada Xhaxha**, Head of Funds Transfer and Correspondent Banking, **Tirana Bank**

10.30 Morning Coffee

10.50 Building loyalty and market positioning for increasing long term credit cards profitability

- Programs and discounts linked to credit cards
- Campaigns to drive usage
- Financing the rewards whilst targeting revenues increase

 **Antim Stefan Iordache**, Head of Card Product Management, **Banca Comerciala Romana/Erste Bank Group**

11.30 The maturing and expansion of prepaid products in the CEE/CIS

- What potential remains for prepaid services?
- What is driving demand?
- Does prepaid provide an opportunity to cross sell other products and services?
- New channels - are non-traditional players really capable of disrupting established market dynamics?

 **Fiona Duncan**, Vice President, Prepaid EU & CIS, **Western Union**

12.10 Networking Lunch

1.30 Managing card portfolio performance

- Debit, credit and Prepaid cards: a cost revenue perspective
- Market dynamics – managing opportunities and risks
- Product mix and profitability optimisation

 **Francesco Burelli**, Partner, **Value Partners**

2.10 How will Bitcoin disrupt the future payments market topology?

- Will comparatively low uptake of internet access and poor infrastructure stifle a Bitcoin revolution in CEE and the CIS or are there bigger hurdles to overcome?
- For more advanced markets and urban areas are m-payments and Bitcoin a perfect match?
- Will low-denomination, person-to-person transfers drive Bitcoin acceptance?

 **Jon Matonis**, Executive Director, **Bitcoin Foundation**

2.50 Afternoon Tea

FACTORS AFFECTING CONTACTLESS AND MOBILE PAYMENTS UPTAKE

3.10 Will contactless ever take off in CEE or the CIS? Is the answer to wait for m-payments?

- Is the retail market environment in the CEE just too fragmented for the cost of contactless infrastructure ever to be economically viable?
- How long will infrastructure requirements hinder the take up of new payment solutions offerings?
- The uptake of NFC terminals and who should pay for them, merchant or card issuer?

 **Sirus Zafar**, Head of Cards, **Komerčni Banka AS** (subject to final confirmation)

3.50 Contactless payment implementations in Romania

- Case Study : Credit Europe Bank MasterCard PayPass issuing & acquiring implementation- challenges & decisions in the grey areas
- Theory vs. practice: Problems arising from implementations as a result of market conditions and customer behaviour in the CEE market
- The cost of contactless and other new implementations and which player or players will be the payers? Is the invisible hand of the market going to create a new mover?
- Is the real struggle between interfaces & products or against cash!
- Identifying possible future market choices?

 **Baris Cosan**, ADC Project and VISA / MasterCard Relationship Management, **Credit Europe Bank**

4.30 Chair's Closing Remarks and Close of Day One

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8.30 Registration & Coffee

9.00 Chair's Opening Remarks
 Francesco Burelli, Partner,
Value Partners

9.10 How to drive innovations via contactless payments

- PayPass (BONbon Voyage) Case Study - the maturing of contactless
- How are incentives being used effectively to drive contactless uptake?
- What other factors will be instrumental in driving demand?

 Artur Turemka, General Manager, Balkans, MasterCard Europe

9.50 Turkcell mobile wallet TURKCELL CUZDAN case study

- Letting customers make payments at the point-of-sale by entering their phone number
- Enabling person-to-person payments
- Combining mobile payment, mobile banking, and mobile loyalty programs in a single service

 Melike Kara, Head of Mobile Payment Solutions, Turkcell

10.30 Morning Coffee

10.50 How to make future payments solutions work for merchants in mature card markets

- Will payments in future be neutral to merchant or they will be merchant-customized?
- What do we really expect from wallets: multiply cards and accounts management, embedded loans, bonuses, payment optimisation, etc.
- Can direct debit compete with cards in the retail market
- "Cardless" models: mobile applications, biometrics etc.
- Do we foresee some changes in general retail models which will change consumer payment behaviour?

 Victor Dostov, President, Russian Electric Money Association

GETTING TO KNOW YOUR CUSTOMERS BETTER WITH DATA MANAGEMENT AND RESEARCH

11.30 Visa Europe next-generation payments

- An exploration of the vision of future payment solutions to meet consumers' demands
- Enable new retail models by making it possible to pay using any device, for any value, across any channel, in any place, at any time
- How governments, retailers and consumers can benefit from the electronic payments in order to improve and enrich the consumer experience

 Krassimira Raycheva, Country Manager, Bulgaria, Visa Europe

12.10 Networking Lunch

1.30 Using Big Data to identify consumers' payment journey from cash to cards

- Leveraging a 24-month longitudinal analysis of current account and debit card transactions of 5 million consumers across Europe to quantify what prompts consumers to migrate from using cash for day-to-day purchases to using debit cards as their preferred means of payment
- Combining data analysis with consumer insights for deeper understanding of the transaction analysis, and with market-level data to understand external factors that could impact debit adoption
- Concluding that the evolution of consumers' debit card payment behaviour occurs according to a clearly defined five-step framework, beginning typically with very limited debit usage and then progressing steadily from incidental to regular use based on a wide variety of factors
- Statistically proving that the breadth of merchant categories in which consumers are inclined to use their cards represents the most important engagement driver for habitual card activity—not the quantity of POS transactions they make, which is typically the most common key performance indicator of consumer adoption

 Tuuli Perkio, Vice President, Debit Product Development, MasterCard Worldwide

2.10 European payments business insights and update

- Key trends in the payments business
- Understanding and managing risk
- Risk management as a business enabler
- Business development opportunities, including emerging payment options, Person-to-Person, etc.

 Kevin Smith, Independent Consultant, Kevin Smith Consulting

2.50 Afternoon Tea

INFRASTRUCTURE CHALLENGES AND OPPORTUNITIES

3.10 SWIFT Payments and Cash Management: Not only for banks...

- Cloud-based corporate access solution: Alliance LITE2
- How to route payments: SWIFTRef Directories for corporates and banks
- EMIR and Dodd Frank Compliance: LEI vs. CICI

 Michael Formann, Head of Austria/Central and Eastern Europe, SWIFT

3.50 The future of fraud in light of changed technology in the payment card industry – a global raid of altered modus operandi

- "Downgrade relay attacks" on contactless cards
- "SIM Swap" and its impact on online banking and payment cards
- Utilising "risk-based authentication" for internet transactions – the silver bullet to enhance/replace 3D Secure?
- "Explosive and gas attacks" on ATMs are on the rise

 Erwin Petsch, Managing Director, Petsch Card Consulting

4.30 Chair's Closing Remarks and Close of Day Two

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WHO SHOULD ATTEND? Heads of Department and managers for the following job descriptions would benefit from attending CEE and CIS Card Markets and Future Payment Solutions

- | | | | | |
|------------------------------|-------------------------------------|-------------------------|--------------------------------|---------------------------------|
| • Card Services | • Product Management and Innovation | • Development | • Customer Insight | • Strategic Marketing |
| • Card and Payment Solutions | • Head of Mobile Payments | • Head of Nordic Region | • Product Marketing | • Strategic & Business Insights |
| • Payment Systems | • Head of Service Enablers | • Payment Solutions | • Market Analysis and Strategy | • Head of Contactless |
| • Payment Infrastructure | • Head of NFC/ NFC | • Group Payments | • Online-Banking | • Brand Development |
| | | • Customer Marketing | | |

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CEE AND CIS CARD MARKETS AND FUTURE PAYMENTS SOLUTIONS

Conference: 9th - 10th April 2014, Sheraton Sofia Hotel Balkan, Bulgaria

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Surname: _____

Job Title: _____

Department/Division: _____

Company/Organisation: _____

Email: _____

Company VAT Number: _____

Address: _____

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