

SMI present the 14th annual conference...

# Nordic Card Markets and Future Payment Solutions

Leveraging new technologies to maximize benefits in the payments value chain and meet consumer expectations

Radisson Blu Royal Hotel, Copenhagen, Denmark

# 19th - 20th JANUARY 2015



#### Chairperson:

- **Francesco Burelli**, Partner, **Value Partners UK**

#### Key Speakers include:

- **Michel Drupsteen**, Business Strategy Payments, Payments **ING NL, ING Nederland**
- **Nina Wenning**, Chief Executive Officer, **BDB Bankernas Depå AB**
- **Rene Thomsen**, Manager, **Danish Bankers Association**
- **Jes Rasmussen**, Senior Business Developer, **SEB Kort AB**
- **Thomas Egede Kragh**, Senior Vice President, Head of Digital Medias, **Nykredit**
- **Kurt Gjesten**, Managing Director & CEO, **Pan Nordic Association**
- **Dag-Inge Flatraaker**, General Manager, **DNB Bank & Executive Board Member, EPC**



#### Benefits of Attending:

- Examine the impact of **regulatory developments** on interchange fees and learn how this will affect your corporate decisions
- Discover how **cash payments** are being affected and how this will impact **future payment** options and how you do business in the future
- Review the various **technological developments** and how they are shaping the payments landscape
- Benchmark and network with key **opinion leaders** from the Nordic countries and outside the region

## PLUS ONE INTERACTIVE HALF-DAY POST-CONFERENCE WORKSHOP

Wednesday 21st January 2015, Radisson Blu Royal Hotel, Copenhagen

### PCI DSS v3.0 – How to adapt to new regulations

Workshop Leader: **Daniel Andersson**, PCI Professional – Security Consultant and Advisor, **CAPSAB**  
8.30am - 12.30pm

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8.30 Registration & Coffee

9.00 Chairman's Opening Remarks

Francesco Burelli, Partner, Value Partners UK

## PREPARING FOR A CHANGING REGULATORY ENVIRONMENT

9.10 Changes to the strategic landscape with regards to Nets

- Analysing how the market is evolving
- Understanding how the removal of barriers to entry will impact on technical standards
- How will this affect other stakeholders and growth in the use of online and mobile payments
- What lessons have been learned so far?

Francesco Burelli, Partner, Value Partners UK

9.50 Examining the impact of the EU regulation on interchange fees for card payments

- EC proposed to cap the maximum of interchange fees (IFs) for debit and credit cards using the Tourist Test methodology
- Dutch cost data for merchants show that the Tourist test methodology does not prevent IFs from rising disproportionately
- Main drivers of the increase in the cap based on the Tourist test methodology:
  - rising merchant costs for cash
  - declining merchant costs for debit card payments
  - not adequately dealing with scale effects
- Amendments made by the EP to the original regulation are a good way forward to ensure that caps on interchange fees do not rise disproportionately

Nicole Jonker, Senior Policy Advisor/Researcher, Payment Systems Policy, De Nederlandsche Bank/ Dutch Central Bank

10.30 Morning Coffee

11.00 New developments in the Danish legislation on card payments

- Recurrent payments – effects of withdrawal of consent (art. 54 in the PSD)
- How to stop recurrent payments – is it possible and is it the responsibility of the banks?
- Unauthorized payments according to PSD article 58 – interpretation of “notifying the issuer as soon as possible”
- 13 months in article 58 – fair? Also considering the charge back rules that the banks have with the card companies

Rene Thomsen, Manager, Danish Bankers Association

11.40 Clarifying the PSDII...Examining the potential impact of introducing third party payment services

- The aim of introducing new participants to the payment process is to promote more competition, efficiency and innovation in the field of e-payments, in line with Europe 2020 and the Digital Agenda. How will this impact payment service providers and users
- Extending the number of participants to the processing of payments; will this translate into increased prices to the consumer and/or merchant?
- What will be required to maintain high consumer protection and merchant trust in receipt of funds?

Kirstine Nilsson, SEPA & EU Payment Regulation Coordinator, Group Payments & Cash Management, Swedbank

12.20 Networking Lunch

1.50 Optimising user experience in payment processes

Credit contracts is a widely used mechanism to pay for products and services. The challenge is how the customer accepts and signs the credit contract and how this can be shared between 3rd parties. Ekspresbank will present some of their customer signing ceremony flows including the ability to mix strong eID signatures with touch based signatures on a mobile device.

David Kraul, Nordic Director of IT, Projects and Customer Service, Ekspresbank

## MOBILE AND NFC SYSTEMS - THE POWER AND THE POTENTIAL

2.30 Mobile payment; designing the user interface

- Discussing the latest trends & innovations in mobile payment designs
- Discovering how futurist mobile payments will be used and designed
- Reviewing how to develop a successful user interface

Thomas Egede Kragh, Senior Vice President, Head of Digital Medias, Nykredit

3.10 Afternoon Tea

3.40 The mobile and digital revolution – how will the banking- and payments market be impacted?

- What challenges and opportunities are facing banks?
- MNO's and other stakeholders (Google, Apple, PayPal etc.), what's "init" for them and how are they positioning themselves
- Who will be in the "driver-seat" and what will customers expect in the future

Dag-Inge Flatraaker, General Manager, DNB Bank & Executive Board Member, EPC

4.00 THE DEBATE! The Mobile and digital revolution – who will be the winners and losers of tomorrow?

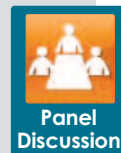
- What will happen
- Who are the most relevant players
- What are their motivations and business rationale
- How will the banking and payments market be impacted

Moderator: Dag-Inge Flatraaker, General Manager, DNB Bank & Executive Board Member, EPC

Kirstine Nilsson, SEPA & EU Payment Regulation Coordinator, Group Payments & Cash Management, Swedbank

Thomas Egede Kragh, Senior Vice President, Head of Digital Medias, Nykredit

4.40 Chairman's Closing Remarks and Close of Day One



Panel Discussion

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8.30 Registration & Coffee

9.00 Chairman's Opening Remarks  
 Francesco Burelli, Partner, Value Partners UK

AN UPDATE ON CARDS AND CASH

9.10 Cooperation of Nordic payment card business

- An overview of Nordic Cooperation and what this means
- International standards
- Understanding the importance of knowledge sharing
- Discussing current Initiatives

Kurt Gjesten, Managing Director & CEO, Pan Nordic Association

9.50 The future of cash in Sweden – on the threshold of survival?

- What have been the driving forces of the reduction of cash in circulation in Sweden?
- How did the rapid change of infrastructure and policy for cash distribution take place and how did it change the attitude and payment patterns?
- Will the largest exchange ever of bills and coin taking place in Sweden 2015-2017 be a game changer?

Nina Wenning, Chief Executive Officer, BDB Bankernas Depå AB

10.30 Morning Coffee

SECURITY MEASURES AND DIGITAL OPTIONS

11.00 Applying advanced analytics to fight financial crime and reduce fraud losses

- Implementing payment fraud prevention and security strategies that drive:
  - incremental revenue
  - increase customer confidence
  - reduce chargebacks
- Reviewing the latest fraud prevention technologies available

Errol Koolmeister, Nordic Fraud & Dispute Analytics Manager, Fraud, Risk and Disputes, Nordea

11.40 Mobile payments, from pilot to launch

- Highlighting the next steps ING took and takes after the Leiden pilot
- The support of payment and beyond payment services
- Contactless acceptance on the Dutch market
- From card to mobile

Michel Drupsteen, Business Strategy Payments, Payments ING NL, ING Nederland

12.20 Networking Lunch

1.50 Digital payment solutions – substitute or complement to cash and cards?

- Legal requirements as a catalyst
- Analysing whether there is a client demand
- Case study; Swish

Henrik Bergman, Senior Manager Market Infrastructure, Transaction Banking, SEB

2.20 Digital currency efficiencies for international payments and settlement

- Current innovation in the international transfer market
- Competitive advantage for digital currency transfer companies over traditional banking and mobile money
- Hybrid products using digital currency settlement and traditional banking for Europe-to-Africa transfer products

Elizabeth Rossiello, CEO & Founder, BitPesa

3.10 Afternoon Tea

3.30 'e-Signature' - the biggest business enable at internet

- Discussing the National e-ID Schemes in Scandinavia – highest adoption in the world
- Reviewing how AML and KYC make it hard for branchless banks to drive business
- Realising how making use of a proven infrastructure is a free lunch for private financial institutions
- From Pioneer in 2006 to more than 200 000 signed contracts per year

Jes Rasmussen, Senior Business Developer, SEB Kort AB

4.10 Chairman's Closing Remarks and Close of Day Two

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Want to know how you can get involved? Interested in promoting your services to this market? Contact Sarah Watson, SMi Marketing on +44 20 7827 6134, or email: swatson@smi-online.co.uk

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## **PCI DSS v3.0 – How to adapt to new regulations**

### **Workshop Leader:**

**Daniel Andersson,**

PCI Professional – Security Consultant  
and Advisor, **CAPSAB**

### **Overview of workshop:**

The Payment Card Industry (PCI) Data Security Standard (DSS) v3 will be mandatory from 01/01/2015. Learn what is needed from your organisation to comply with the new regulations and how your organization should adapt to the demands.

### **Why you should attend:**

New regulations in PCI DSS puts new mandatory and updated demands on your organization. As the demands become mandatory from 01/01/2015, you must ensure that your implementation of the demands are rapid but still cost effective. This workshop will provide you with the knowledge and set of tools to kick start the implementation project in your organization.

### **Programme:**

- 8.30 Registration & Coffee**
- 9.00 Opening Remarks**
- 9.10 Session 1: PCI DSS v3 – Walkthrough of updates and why updates have been needed**
- 10.30 Morning Coffee**
- 11.00 Session 2: Segmentation – the cost saving tool**
- 11.40 Session 3: Tools and hints for rapid and cost effective implementation**
- 12.20 Closing remarks**
- 12.30 End of workshop**



### **About the workshop host:**

For eight years Daniel has worked with PCI DSS in different roles but mainly as security manager in a service provider organization. Daniel is PCI Professional (PCIP) certified and also Certified Information Security Manager (CISM). Daniel is currently a consultant specialized in security for cards and payments. Daniel 16 years of background within the IT industry.

### **About CAPSAB:**

CAPSAB is a consultancy firm specializing in the card and payments area, with a spread of senior consultant within security, project management, EMV, card embossing and product development. To contact us visit our webpage at [www.capsab.com](http://www.capsab.com)

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Mövenpick Hotel

Amsterdam, Netherlands

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27 November 2014

Marriott Regents Park Hotel

London, United Kingdom

**Book before September 30th & save £100**

### DECEMBER

#### Operational Modelling for Infrastructure Finance Projects

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2 December 2014

London, United Kingdom

#### Secondary Markets for Infrastructure and Energy Projects

Half day masterclass

2 December 2014

London, United Kingdom

### JANUARY

#### Nordic Card Markets and Future Payment Solutions

19-20 January 2015

Radisson Blu Hotel

Copenhagen, Denmark

**Book before September 30th & save £300**

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# NORDIC CARD MARKETS AND FUTURE PAYMENT SOLUTIONS

Conference: 19th and 20th January 2015, Radisson Blu Royal Hotel, Copenhagen, Denmark Workshop: 21st January 2015

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Surname: \_\_\_\_\_

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Valid From   /   Expiry Date   /

CVV Number    3 digit security on reverse of card, 4 digits for AMEX card

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