

# 3<sup>rd</sup> International Conference on E-money, Cards and Payments

18-19 May 2016, Lindner Hotel Gallery Central, Bratislava

## PROGRAMME

### DAY1 (18 May 2016)

08:30-09:00	<b>Registration</b>
09:00-09:30	<b>OPENING SESSION</b>
	<p><b>Welcome Speech</b>  <i>Mr. Peter Szovics, Director, Institute of Banking Education NBS, n.o.</i>  <i>Mr. István Lengyel, Secretary General and Chief Analyst BACEE, Budapest</i></p> <p><b>Opening Speech</b>  <i>Lord Moutevans, Lord Mayor of the City of London</i></p>
09:30-10:30	<b>SESSION 1: NEW AND EMERGING REGULATION, REFORM AND RESILIANCE</b>
09:30-10:00	<p><b>Payments regulatory overview (PSD2, Card IF Regulation, e-ID, EBA Guidelines)</b>  <i>Ms. Silvia Kersemakers, European Commission, DG Financial Stability, Financial Services and Capital Markets Union</i></p> <ul style="list-style-type: none"> <li>- Adoption of PSD2 – next challenges for regulators, supervisors and stakeholders</li> <li>- IFR – upcoming applicability of the business rules in the IFR and next challenges</li> <li>- e-ID: electronic identification in payments, the regulatory technical standards under PSD2 and e-IDAS</li> </ul>
10:00-10:30	<p><b>E-Payments within e-Commerce - An evolution and Regulatory convergence</b>  <i>Mr. Ugo Bechis, UB Adv - e-Payment &amp; SEPA Advisor</i></p> <ul style="list-style-type: none"> <li>- The new challengers: market approach, mobile &amp; tech role, business models</li> <li>- New EU Regulation as an enabling factor: how to exploit the new degrees of freedom</li> <li>- The data game: EU-US Data Protection comparison; open issues</li> <li>- Choices ahead: challenges and opportunities</li> </ul>

10:30-11:00	Coffee break
11:00- 12:40	<b>SESSION 2: TECHNOLOGY &amp; DISRUPTIVE INNOVATION – E-MONEY, MOBILE PAYMENTS AND WALLETS IN THE CEE AND BEYOND (part 1)</b>
11:00-11:25	<p><b>Mobile wallets tomorrow - bring value added services to your merchants and their customers</b>  <i>Mr. Kristaps Puke, Regional Head, CEE, Cards and payments, Tieto Cards and Payments</i></p> <ul style="list-style-type: none"> <li>- Innovative technology advancements to search for new revenue streams, merchant loyalty and novel competitive edges</li> <li>- Opportunities for mobile wallets to develop attractive features using cloud based technologies</li> </ul>
11:25-11:50	<p><b>Dutch experiences with an e-commerce payment system</b>  <i>Mr. Max Geerling, Executive Adviser e-Payments, Dutch Payments Association</i></p> <ul style="list-style-type: none"> <li>- Merchant and consumer demand in cards and ACH payments</li> <li>- Differing needs for standardisation vs innovation</li> <li>- Assessment of existing technology options: QR, NFC, Tokenisation, BLE</li> <li>- Experience from iDEAL QR payments pilot</li> </ul>
11:50-12:30	<b>ROUNDTABLE DISCUSSION: PAYMENTS EVOLUTION/REVOLUTION – PAYMENT TECHNOLOGY FOR BANKS AND ALTERNATIVE SERVICE PROVIDERS OF TODAY AND 10 YEARS IN THE FUTURE</b>
	<p><b>Moderator:</b>  <i>Mr. Ugo Bechis, UB Adv - e-Payment &amp; SEPA Advisor</i></p> <p><b>Participants:</b>  <i>Dr Qazi Jalisi, Senior Legal Advisor, Electronic Money Association</i>  <i>Mr. Peter Kvarda, Head of Payment Systems Department, OTP Banka Slovensko, a.s.</i>  <i>Ms. Mónika Németh, CEO, FinTech Group</i>  <i>Mr. Peter Polák, Director, Banking, Softec, Ltd.</i>  <i>Mr. Richard Walitza, Vice President, Mobile Payments &amp; Innovations, MasterCard</i></p>
12:30-13:30	Luncheon
13:30-14:20	<b>SESSION 2: TECHNOLOGY &amp; DISRUPTIVE INNOVATION – E-MONEY, MOBILE PAYMENTS AND WALLETS IN THE CEE AND BEYOND (part 2)</b>
13:30-13:55	<p><b>Mcommerce, the next payment revolution?</b>  <i>Mr. Marcel Gajdos, Country manager, Czech Republic and Slovakia, Visa Europe</i></p> <ul style="list-style-type: none"> <li>- Development of card payments in CEE region</li> <li>- Contactless paves the way for mcommerce</li> <li>- Are we ready now for m-commerce?</li> </ul>

13:55-14:20	<b>FinTech in the CEE Region</b> <i>Mr. Dávid Győri, CEO, Banking Reports Ltd.</i> <ul style="list-style-type: none"> <li>- Rising Stars: Enormous creativity and diversity, spiced by lack of capital</li> <li>- The Double-Edged Sword: Less legacy in the banking system</li> <li>- Cooperation: A cluster between CEE FinTech companies is being formed</li> <li>- Best Practices on the FinTech Side: Finanteq, Intellivector by Multipass</li> <li>- Best Practices on the Banking Side: Tatra Banka, OTP Bank, Bank Smart, Millennium Bank, Idea Bank</li> </ul>
-------------	--

14:20-15:10	<b>SESSION 3: CARDS AND E-MONEY – EU, CEE AND CIS IN SPOTLIGHT (part 1)</b>
14:20-14:45	<b>The future of payments from the perspective of IT System Provider</b> <i>Ms. Anna Konieczny, Sales Manager, Visiona</i> <ul style="list-style-type: none"> <li>- Application reliability as a must</li> <li>- Infrastructure – more for less</li> <li>- Time to market – make it ready for yesterday</li> <li>- Functional trends and challenges in 2016</li> </ul>
14:45-15:10	<b>The non-traditional payment contexts for payments</b> <i>Ms. Anna Kovaleva, Business Development Manager, Yandex.Money</i> <ul style="list-style-type: none"> <li>- Russian payment ecosystem: retrospective</li> <li>- New environment, new reality</li> <li>- Future of the payments: looking ahead</li> <li>- Factors of success</li> </ul>

15:10-15:40	<b>Coffee break</b>
-------------	---------------------

15:40-16:30	<b>SESSION 4: CARDS AND E-MONEY – EU, CEE AND CIS IN SPOTLIGHT (part 2)</b>
15:40-16:05	<b>Future of ATM business</b> <i>Mr. Peter Géc, Senior Partner, Infinity Consulting</i> <ul style="list-style-type: none"> <li>- Evolution of ATM networks and solutions for cash withdrawal</li> <li>- ATM : generator of fees</li> <li>- With or without the card</li> <li>- Branch extension or stand-alone revenue stream</li> </ul>
16:05-16:30	<b>How to solve the problem of mobile payments fragmentation at the national level</b> <i>Mr. Adam Tencza, Central and Eastern Europe Division Manager, SIBS International</i> <ul style="list-style-type: none"> <li>- Infrastructure</li> <li>- Value added for the clients</li> <li>- A quick adoption to the electronic payment ecosystem</li> </ul>

17:00	<b>Cocktail Reception</b>
-------	---------------------------

## DAY 2 (19 May 2016)

08:30-09:00	<b>Registration</b>
09:00-10:40	<b>SESSION 5: PAYMENTS, FRAUD AND CYBERSECURITY – WHERE ARE WE?</b>
09:00-09:25	<p><b>The re-opening of 4MLD</b>  <i>Dr Qazi Jalisi, Senior Legal Advisor, Electronic Money Association</i></p> <ul style="list-style-type: none"> <li>- Review of 4MLD CDD obligations for e-money</li> <li>- Options considered</li> <li>- Likely way forward</li> <li>- Timetable for change</li> </ul>
09:25-09:50	<p><b>SWIFT global payments innovation initiative</b>  <i>Ms. Marjan Delatinne, Business Director, SWIFT, Belgium</i></p> <ul style="list-style-type: none"> <li>- What is the global payments innovation initiative about?</li> <li>- How will it improve the corporates' cross-border payments experience?</li> <li>- What are the benefits for banks?</li> <li>- When can we expect the first results?</li> <li>- How are banks involved in this initiative?</li> <li>- Which banks have joined the initiative?</li> </ul>
09:50-10:15	<p><b>Fraud risk mitigation in Payments and Direct Debits</b>  <i>Mr. Roman Hains, Director of Banking Operations, VÚB, a.s.</i></p> <ul style="list-style-type: none"> <li>- Payments and number of frauds in SEPA area</li> <li>- SEPA DD B2B scheme - different understanding of Rulebook</li> <li>- SEPA B2B Fraud and its mitigation</li> <li>- SEPA instant payments and open questions for Banks</li> </ul>
10:15-10:40	<p><b>The rising mobile threat landscape</b>  <i>Mr. Szabolcs Hallai, CISA, CISM, CITRM C CISO Partner, IT Business Consulting Hungary LTD</i></p> <ul style="list-style-type: none"> <li>- Mobile threat – The profitkiller</li> <li>- Anatomy of a hacked mobile device – The rise of the DARK INTERNET</li> <li>- Attack on mobile data network – Is transaction confidential?</li> <li>- How to prepare your organisation for risk handling</li> </ul>
10:40-11:10	<b>Coffee break</b>
11:10-12:50	<b>SESSION 6: FUTURE OF PAYMENT SYSTEMS. FINANCIAL INSTITUTIONS AND THE ALTERNATIVE PAYMENT SYSTEMS – HOW TO BE PREPARED?</b>
11:10-11:35	<p><b>Automation in Back Office – cost cutting or customer experience?</b>  <i>Mr. Vladimír Ježek, Director, Payments Services and Operations, ČSOB, a.s.</i></p> <ul style="list-style-type: none"> <li>– The battle field and drivers for automation;</li> <li>– Scanning and OCR;</li> <li>– Process management and log data analysis;</li> </ul>

<p><b>11:35-12:00</b></p>	<p><b>Wow your costumer</b>  <i>Mr. Peter Morong, co-founder, Bank2</i></p> <ul style="list-style-type: none"> <li>- What are the key points to focus on during the next year?</li> <li>- How to attract new customers using innovative approach?</li> <li>- Why the fintech startups are disrupting common banking industry?</li> </ul>
<p><b>12:00-12:25</b></p>	<p><b>Payments by Continents</b>  <i>Mr. Dávid Győri, CEO, Banking Reports Ltd.</i></p> <ul style="list-style-type: none"> <li>- Africa: What is the next step after M-Pesa?</li> <li>- Asia: What is the payments "miracle" Samsung is working on in the background?</li> <li>- Europe: What is the mind-boggling Vodafone-PayPal team-up all about?</li> <li>- USA: How did ApplePay lose the momentum?</li> </ul>
<p><b>12:25-12:50</b></p>	<p><b>The payments roadmap: winners and loser</b>  <i>Mr. Mark O'Keefe, Director, Optima Consultancy</i></p> <ul style="list-style-type: none"> <li>- Who will win in the new regulatory and technical landscape?</li> <li>- Exploring the shift in card and payment economics</li> <li>- Will credit ever be the same?</li> <li>- Acquiring margins &gt; 9 June 2016 (IFR regulation)</li> <li>- Where are new players changing the issuing customer proposition?</li> <li>- Are banks ready to be disintermediated? Will it really happen?</li> </ul>
<p><b>12:50</b></p>	<p><b>Closing remarks, end of the Conference</b></p>