

**B A C E E**

BANKING ASSOCIATION  
FOR CENTRAL AND EASTERN EUROPE



INSTITUTE OF BANKING  
EDUCATION NBS, n.o.

## PRELIMINARY PROGRAMME

# International Conference on E-money, Cards and Payments in CEE/CIS

25-26 June 2014, Bratislava



### Supporting Partners



Združenie pre bankové karty  
Slovenskej republiky



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FININVEST



## 25 JUNE (WEDNESDAY)

8:30-9:00 **Registration**

### 9:00-9:10 **OPENING OF THE CONFERENCE**

Peter Szovics, Director, Institute of Banking Education NBS, n.o., SK  
Dr. Sándor Patyi, Chairman of the Banking Association for Central and Eastern Europe (BACEE), Deputy CEO, OTP Banka Slovensko, SK

### 9:10-9:40 **KEYNOTE ADDRESS**

**New e-Landscape and e-Payments: Regulations, Models, Rules of the game**

Ugo Bechis, UBI Banca SEPA Delegate and EPC CWG Chair

### 9:40-10:50 **SESSION 1: NEW AND EMERGING TECHNOLOGIES IN BANKING – ISN'T IT TOO LATE?**

**Bringing together Europe's innovative payment providers (tbc)**

Thaer Sabri, Chief Executive, Electronic Money Association, UK

**Trends in biometrics: Opportunities and threats for banks**

Alexander Nouak, Fraunhofer IGD and Chairman of the European Association for Biometrics

- The merits of biometrics: too much of a promise
- Impact of biometrics for the mobile payment world
- Biometrics embedded into financial transactions

**E-money vs. Cards – Cannibals or best friends?**

Peter Géc, Senior Partner at Infinity Consulting

- General trends in market evolution
- Client expectations
- Geographical specifics – Central Europe vs. World

**As simple as mailto: the road to freedom of payments**

Maria Gracheva, CEO, Yandex.Money, Russia

10:50-11:20 Coffee break

### 11:20-13:00 **SESSION 2: CARDS – CEE AND CIS IN SPOTLIGHT**

**Beyond the plastic: new spaces for card payments**

Miroslav Lukeš, General Manager, MasterCard Slovakia and Czech Republic

- Mobile payments – reality of today and opportunities of tomorrow
- Solutions for public sector
- New acceptance options

**Hungarian Bankcard market** – Lessons to learn about advanced regulation level, special circumstances

Agnes Suto, Head of e-channels & communications, Hungarian Banking Association

- How to lead Europe in early MIF regulations
- Impacts of the obligatory cash withdrawals
- Who pays the special transactional levy

**Payment Cards and their impact on the Shadow Economy and the growth of GDP in Central Europe**

Marcel Gajdoš, Multi-region Country Manager, Visa Europe

- European and Central Europe commerce is changing
- Payment cards and Economic Growth
- Electronic payment systems to combat the shadow economy

**Contactless cards and payments – SK and Europe**

Il'ja Ilit', Global Research Analyst, CAPCO

- Start
- Breakthrough
- Avalanche
- Next?

13:00-14:00 Lunch

14:00-14:30 **SESSION 3: INCREASING EFFICIENCY OF PAYMENT AND CARD BUSINESS**

**Optimizing card portfolio profitability**

Francesco Burelli, Partner, Value Partners Management Consulting Ltd

- Baseline data analytics
- Understanding costs and revenues
- Market dynamics

14:30-15:40 **SESSION 4: MOBILE BANKING**

**Opportunities for better use of bank account by smartphone**

Adam Marek, CEO, VIAMO a.s.

- Payments between individuals
- Payment channels by merchants
- Payments between companies

**Mobile Wallet: What is beyond the edge?**

Gabor Lemák, Secretary General, Hungarian Mobile Wallet Association

- Who wins the game?
- What were the key outputs of the Hungarian trial?
- How can mobile wallet influence customer's behavior?
- What is future vision in Hungary?

## **MyWallet – lessons learned and future prospects**

Michal Šuster, New Business Development Expert Slovak Telekom, a.s.

- Why we struggle to bring “the solution” to market despite common understanding that it is future proof?
- Multipurpose wallet vs. single purpose wallet, are those two approaches mutually exclusive?
- Musical chairs – how many players will last and who will be out of the game if we play Mobile Payments?
- First X months of MyWallet commercial operation

15:40-16:10 Coffee Break

16:10-16:30 **Assessing the opportunities for a mobile point-of-sale device to support portable payments**

Josef Puczok, Business Development Manager NFC and Financial Services, Telefónica Czech Republic

- Exploring the unique mobile POS solution by O2 called mPO2S
- Discussing how the mPOS device offers all three types of payment cards
  - Contactless/NFC
  - EMV chip
  - Mag-stripe
- The mobile retail chain is closed by FutureShop integrated to mPO2S solution

16:30-17:30 **SESSION 5: REMOTE BANKING – ALTERNATIVE SALES CHANNELS**

### **E-commerce Payments in Europe**

David Rintel, Business Development Director, TrustPay

- Overview of the different payment methods and payment preferences in the region
- Overlay payment solutions – threat or opportunity?
- Payment facilitation and its possible impact on the payment market

## **26 JUNE (THURSDAY)**

8:30-9:00 **Registration**

9:00-10:00 **SESSION 6: INNOVATIONS IN BANKING – WHERE ARE WE?**

### **E-wallet as a core of modern payment system**

Kirill Palchun, Chairman of the Management Board, UNISTREAM, Russia

### **Interoperability of payment systems – success drivers for innovation**

Adam Tencza, Central and Eastern Europe Division Manager, SIBS International

- Does interoperability exist in payment market?
- How the payment system’s model influences its developments?
- What are the key factors for successful innovation?

10:15-11:00 **SESSION 7: PAYMENT SYSTEMS. FINANCIAL INSTITUTIONS AND THE ALTERNATIVE PAYMENT SYSTEMS – HOW TO BE PREPARED?**

**Changing environment and how to adapt**

Michael Formann, Head of SWIFT Austria, SWIFT Austria GmbH

- Latest technological development in SWIFT
- Cloud services vs local installations
- Compliance in the forefront

11:00-11:30 Coffee break

11:30-13:00 **SESSION 8: SEPA**

**Central banks' role in SEPA implementation**

Rudolf Pataki, Head of Payment System Policy Section, National Bank of Slovakia

- Implementation of SEPA payment instruments – a big challenge for all stakeholders.
- The legislative framework and the important role of Central Banks in the whole implementation process.
- The importance of harmonised market for EU countries in cashless payments.

**SEPA migration experience in the Slovak banking sector**

Roman Hains, Director of Banking Operations, VÚB, a.s., Slovakia

- The future of retail payments in SEPA area.
- EU Regulation no 260/2012 and its amendment in 2014.
- Directive on payment services (PSD) revision.
- What can we expect in coming years?

13:00-14:00 Lunch

14:00-15:00 **SESSION 10: IT SECURITY - THE HOTTEST TOPIC OF THE DAY**

**Cyber Security – Verify your strength**

Richard Kiškováč and Gergely Tóth, Deloitte

- Traditional penetration testing: focus application and infrastructure element
- New challenges: Advanced Persistent Threats, Distributed Denial of Service attacks, Banking malware
- New level of cyber preparedness is required

15:00 **Closing remarks**