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FORUM RETURNS FOR AN 18th SUCCESSFUL YEAR!

International Payments Summit 2010

Free places for corporate treasurers!*

Main Conference: Monday 8th, Tuesday 9th & Wednesday 10th March 2010
PSD Boot Camp: Thursday 11th March 2010 • The Royal Lancaster Hotel, London W2

Opportunities For Growth, New Sources Of Revenue Generation & Innovations For The Future

110+ International Speakers Including...

- BANCO SANTANDER
- UNICREDIT
- BNP PARIBAS
- ING
- UBS
- DEXIA BANK
- COMMERZBANK AG
- SEB
- RABOBANK
- THE BANK OF TOKYO-MITSUBISHI UFJ
- DnB NOR
- AUSTRALIA AND NEW ZEALAND BANKING GROUP
- DEUTSCHE BANK
- HSBC
- BARCLAYS
- CITI
- ROYAL BANK OF SCOTLAND
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- DELL
- BALATRO
- BOTTOMLINE TECHNOLOGIES
- EU EXPERT GROUP ON ELECTRONIC INVOICING
- EDGE INTERNATIONAL
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- VODAFONE GROUP
- NOKIA
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- UK MONEY TRANSMITTERS ASSOCIATION.
- MONEYGRAM INTERNATIONAL LIMITED
- TRAVELEX GLOBAL BUSINESS PAYMENTS.
- EUROCIL HOLDING B.V.
- FMS GROUP
- TELECOM ITALIA SpA
- DKV EURO SERVICE.
- EUROCOMMERCE
- HM REVENUE AND CUSTOMS
- THE EUROPEAN RETAIL ROUND TABLE
- ASSOCIATION OF CORPORATE TREASURERS
- VILLEROY & BOCH
- EUROPEAN ASSOCIATION OF CORPORATE TREASURERS

Hear From Leading Transaction Banks And Their Partners....



Gerard Hartsink
Chairman
EUROPEAN PAYMENTS
COUNCIL



Renzo Vanetti
Chief Executive Officer
SIA-SSB
and Chairman
RA COMPUTER



Pierre Fersztand
Global Head of Cash
Management
BNP PARIBAS



Paul Camp,
Global Head of Cash
Management
Deutsche Bank



Rajesh Mehta
Treasury and Trade Solutions
Head, EMEA, Global
Transaction Services
CITI



Paul Inglis
Head of Payments
Industry
ANZ



Federico Papa
Head of Global
Transaction Banking,
Europe
BANCO SANTANDER



Michael Montoya
Head of Global Payments
& Cash Management
UBS

...Corporate Treasurers And New Payment Providers.....



Soumitra Dutta
Roland Berger Chaired
Professor of Business
and Technology
INSEAD



Tim Allison
Corporate Treasurer
LOGICA



John Gleason
EMEA Regional Treasurer
DELL



Markus Wancke
Head of Corporate Treasury
VILLEROY & BOCH



James Alexander
Co-Founder
ZOPA



Jeffrey Barr
Senior Technology
Evangelist
AMAZON WEB
SERVICES



Cenk Serdar
Mobile Payments
Director
VODAFONE GROUP



Dan Schatt
Senior Director of Financial
Innovations
PAYPAL INC

...Thought Leaders And Regulators.....



Dr Linda Y. Yueh
Director of The China
Growth Centre
OXFORD UNIVERSITY



Philippe Mongars
Deputy Director of
Financial Stability
Directorate
BANQUE DE FRANCE



John Burns
Senior Associate, Retail
Policy
UK FINANCIAL
SERVICES AUTHORITY



Wiebe Ruttenberg
Head of the Market Integration
Division, DG Payments and
Market Infrastructure
EUROPEAN CENTRAL BANK



Sir John Gieve
Former Deputy Governor
THE BANK OF ENGLAND



Lauren Hargarves
Senior Vice President
THE FEDERAL
RESERVE BANK OF
NEW YORK



Masamichi Kono
Vice Commissioner for
International Affairs
FINANCIAL SERVICES
AGENCY OF JAPAN



Stéphane Garelli
Professor
INTERNATIONAL
INSTITUTE FOR
MANAGEMENT
DEVELOPMENT

NEW FOR 2010

- My IPS: gain online access to the participant list and arrange meetings well in advance of IPS
- New international speakers to ensure we carry the debate beyond the eurozone
- Lunch with the regulators: talk to the decision makers shaping the future of GTS in a more informal environment
- IPS Chatham House Rules Sessions: off the record insights into critical payments issues
- Two brand new afternoon streams
 - The Right Sourcing Decisions
 - Getting Fit For Recovery
- New Keynote Speaker: Ben Saunders - Polar explorer and "the Next Sir Ranulph Fiennes"

HIGHLIGHTS FOR IPS 2010

- Transaction Banking Post Credit Crisis: Views From Global And Regional Transaction Banks
- A Focus on Growth Markets; Growth Products and Innovative Solutions
- Economic Outlook 2010 And Beyond: What Now? And Where Can Banks Find New Opportunities and New Avenues For Growth?
- Turning European Payments Harmonisation From Dream Into Reality...
- Managing Liquidity And Intraday Liquidity Risk In Payments
- What Do Corporate Treasurers Want From Their Payments Providers Now?
- How New Competitors; New Ways Of Thinking And New Collaborations Will Deliver Innovative, Revenue Generating Products
- Reinventing Banking For The Facebook Generation

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Post Conference Summit

THE PAYMENT SERVICES DIRECTIVE BOOT CAMP

Thursday 11th March, The Royal Lancaster Hotel, London W2

We first ran this boot camp alongside International Payments in 2009 and it proved a fantastic opportunity for participants to drill down into the detail of the PSD and debate the contradictory areas with legal and regulatory experts, alongside bank and financial institution practitioners

09.00	Registration
09.30	Opening Remarks From The Chair: Implementation of the Payment Services Directive – What Has Happened And What Does It Mean? Ruth Wandhöfer , Head of Payments Strategy and Market Policy, EMEA, Global Transaction Service, CITI.
09.50	Off the Record Session with the Regulators: What Are Our Expectations Now For The PSD? John Burns , Senior Associate, Retail Policy, FINANCIAL SERVICES AUTHORITY. Seppo Tanninen , Senior Counsellor, MINISTRY OF FINANCE, FINLAND. Representative From THE EUROPEAN COMMISSION Further Speakers To Be Announced
11.00	Morning Coffee
11.30	The PSD Clinic: At This Stage, Which Aspects of the PSD Remain Unclear Or Contradictory? What Are The Compliance Hotspots Across The EU? What Should Be Keeping You Awake At Night? Dermot Turing , Partner, International Financial Institutions and Markets Group, CLIFFORD CHANCE. Simon Newstead , Head of Financial Institutions Advisory Group, Global Transaction Services, RBS. Carl Hassey , Senior Product Manager, BARCLAYS. Ruth Wandhöfer , Head of Payments Strategy and Market Policy, EMEA, Global Transaction Service, CITI.
13.00	Lunch
14.15	Strategy Roundtable: What Has The PSD Meant For The New Payment Service Providers? How Do We See The Opportunities And The Risks Now? Dr Theer Sabri , Chief Executive, ELECTRONIC MONEY ASSOCIATION. Dominic Thorncroft , Chairman, UK MONEY TRANSMITTERS ASSOCIATION. David Ferri , Vice President and Chief Legal Counsel, MONEYGRAM INTERNATIONAL LIMITED. Annalisa Barbagallo , Director Government Relations, PAYPAL.
15.15	Roundtable Discussion: What Is The Impact Of The PSD For Consumers And Corporates? Ian Drewery , International Banking Adviser, HM REVENUE AND CUSTOMS. Paul Skehan , Director, THE EUROPEAN RETAIL ROUND TABLE (ERRT). James Lockyer , Director of Education, ASSOCIATION OF CORPORATE TREASURERS. Bob Lyddon , Managing Director, IBOS ASSOCIATION.
16.15	Frequently Asked Questions Round Up
16.45	End Of Summit

New Business Opportunities

International Payment Summit has become the biggest European payments event. IPS reliably attracts a large audience of senior attendees every year. In these uncertain markets we understand the need for a real return on marketing investment. Whether your focus is maintaining your brand or winning new business IPS can deliver a cost effective way to achieve this.

We can currently accommodate a small number of additional sponsors. Your package could include the following:

- Places on our strategy roundtables
- Access to our influential speaker faculty through Green Room Sponsorship
- Space in our busy exhibition room
- Extensive branding
- Opportunity to host an attendee reception
- Free and discounted delegate passes

If your company provides solutions and services for transaction banking you cannot afford to miss this opportunity.

Please contact Helen Lowe for further details or to discuss your ideas for a bespoke package. helen.lowe@informa.com tel : +44 207 017 4041

OUR PAST DELEGATES SAY IT BEST

"It's the leading payments event of the year... To bring groups of decision makers together at an event like this is proving for the market as a whole"
Dominic Broom, The Bank of New York Mellon
"An inspiring forum"
Raffi Basmadjian, France Telecom
"Provided a good insight for corporates."
Marie Bovington, Rank Group
"Stuffed with interesting things."
Janina Gronholm, Aktia Bank
"A great opportunity to find out what colleagues are dealing with."
Geert van Antwerpen, KBC
"Always good to hear new ideas and exchange information peer to peer."
Lucien Lorang, Fortis Bank
"Interesting; surprising; provocative presentations and roundtables."
Simon Berende, ABN Amro

DAY ONE • Monday 8th March 2010

OPTIMISING BUSINESS VALUE & INDUSTRY COLLABORATION

09.00	Opening Remarks From The Chair Plus interactive electronic polling with the audience Daniel Marovitz , Head of Product Management, Global Transaction Banking, DEUTSCHE BANK.
09.10	Keynote Address: Transaction Banking Post Credit Crisis: Where Are We Now In The Business Cycle And Where Are The Growth Opportunities? Paul Camp , Global Head of Cash Management Financial Institutions, DEUTSCHE BANK.
09.35	Strategy Roundtable: What It Takes To Succeed In The New Financial Landscape - Views From Global And Regional Transaction Banks Federico Papa , Managing Director and Head of Global Transaction Banking Europe, SAINTANDER GLOBAL BANKING & MARKETS Michael Cannon , Head of Payments & Cash Management, Europe, HSBC. Pierre Fersztand , Global Head of Cash Management, BNP PARIBAS. Rajesh Mehta , Treasury and Trade Solutions Head, Europe Middle East & Africa (EMEA), Global Transaction Services, CITI.
10.25	Coffee
11.05	Keynote Address: A Focus on Growth Markets - How Can Banks Capture The Opportunity Offered By The "Asian Century"? Dr Linda Y. Yueh , Director of The China Growth Centre, OXFORD UNIVERSITY.
11.40	Special Chinese Bank Q&A Session: How Local And International Players Can Leverage Asian Growth Opportunities Moderator: Nancy So , Head of Cash Management Financial Institutions for Greater China, DEUTSCHE BANK Panellists will include senior representatives from: AGRICULTURAL BANK OF CHINA • CHINA MERCHANTS BANK • INDUSTRIAL AND COMMERCIAL BANK OF CHINA • CHINA MINSHENG BANK
12.20	Special Guest Economic Address: Economic Outlook 2010 And Beyond: What Now? And Where Can Banks Find New Opportunities and New Avenues For Growth? Stéphane Garelli , Professor, INTERNATIONAL INSTITUTE FOR MANAGEMENT DEVELOPMENT (IMD) and UNIVERSITY OF LAUSANNE.
13.00	Buffet Lunch
13.40	Chatham House Rule Session 1 To What Extent Can And Should Payment Regulation Be Driven By Stakeholder-Regulator Co-Operation? How Will The Regulators' New Competition Enhancing Stance Affect The Payments Industry?

STREAM A: SEPA AND THE PSD: WHERE ARE WE NOW?		OR STREAM B: GETTING FIT FOR RECOVERY: COST REDUCTION & OPERATIONAL EFFICIENCY IN PAYMENTS	
14.45	Opening Remarks From The Chair Ruth Wandhöfer , Head of Payments Strategy and Market Policy, EMEA, Global Transaction Service, CITI.	14.45	Opening Remarks From The Chair
14.55	Keynote Address From The European Central Bank: What Needs To Happen Now To Turn European Payments Harmonisation From Dream Into Reality? Wiebe Ruttenberg , Head of the Market Integration Division, DG Payments and Market Infrastructure, EUROPEAN CENTRAL BANK.	14.55	Operational Leverage: How Smart Players Are Creating Strategic Value With What They Already Have Robert J.G.M. Heisterberg , Global Head Payments and Cash Management, ING
15.20	Special Address From The European Commission: Is A More Firm SEPA End Date Now In Sight? Representative From THE EUROPEAN COMMISSION	15.20	Operational Transformation Of Your Payments Business Wouter De Ploey , Senior Partner, Business Technology Office, MCKINSEY & COMPANY.
15.45	Keynote Address From The European Payments Council: What Must Banks Now Do To Realise The SEPA Opportunity In Europe? Is This The Last Chance For Industry Driven Implementation? Gerard Hartsink , Chairman, EUROPEAN PAYMENTS COUNCIL & Senior Executive Vice President of Global Transaction Services and Market Infrastructures, ABN AMRO BANK.	15.45	Agile Payments: Getting The Most Out Of Legacy Systems And Harnessing New Technologies For Change Louis Blatt , Chief Product Officer, ACI WORLDWIDE.
16.10	Afternoon Tea	16.10	Afternoon Tea
16.40	SEPA And The PSD: Transforming Challenges Into Opportunities Mario De Lorenzo , Director of Payment Systems, SIA-SSB.	16.40	Innovations In Standards: Not Simply A Question Of Message Formats But Of The Business Models That Drive Them Jamie Shay , Senior Manager, Head of Standards, Marketing Group, SWIFT.
17.00	The Strategic Implications Of The Payment Services Directive For Bank And Non Bank Payments Providers Tony Richter , Strategic Business Development, Global Payments and Cash Management, HSBC. Mohit Davar , Chief Executive Officer, COINSTAR MONEY TRANSFER.	17.05	Strategy Roundtable: Joining Up The Pieces Of Your Bank To Generate Savings, Improve Efficiencies And Enhance Revenue - Whilst Remaining Focused On Your Customers Michael Montoya , Head of Global Payments & Cash Management Services, UBS. Ebru Pakcan , Managing Director and Head of Payments Product For Treasury and Trade Solutions, EMEA, CITI. Olivier Onclin , Head of Payments, Cards and Accounts, DEXIA BANK Niclas Storz , Partner and Head of Transaction Banking and Payments Area, THE BOSTON CONSULTING GROUP (BCG).
17.30	Strategy Roundtable: Where Are The Inconsistencies In Transition Of The PSD Across Europe And What Will They Mean For Business? And For SEPA? Simon Newstead , Head of Financial Institutions Advisory Group, Global Transaction Services, RBS. Martine Goubert , Senior Advisor, Cash Management, BNP PARIBAS. Paul Anning , Partner and Head of the Financial Institutions Group, OSBORNE CLARKE.	18.05	Closing Remarks From The Chair
18.10	Closing Remarks From The Chair	18.15	Race Night

OR STREAM C: INNOVATIONS IN PAYMENT SERVICES AND PAYMENT DELIVERY CHANNELS

14.45	Opening Remarks from the Chair Plus interactive electronic polling with the audience Chris Skinner , Chief Executive, BALATRO.
14.50	Assessing The Latest Developments In Online, Contactless And Mobile Payments And Their Market Potential Ron Van Wezel , Chairman, MOBEY FORUM & Head of Mobile, Online and Emerging Payments Streams, DEUTSCHE BANK.
15.10	Case Study: Winning The Battle For Market Share In Online Payments Piet Mallekoote , Chief Executive, CURRENCE.
15.30	Will Contactless Technologies Revolutionise Payments? Sameez Zafar , Director, EDGAR DUNN & COMPANY.
15.50	Identity Is The New Money: Why Security And Authentication Strategies Are Central To The Future Of Payments David Birch , Director, CONSULT HYPERION.
16.10	Afternoon Tea
16.40	A Commercial Analysis of the Emerging Business Models for Mobile Payments, Including The Thorny Issue Of Regulation..... Ken Serdar , Mobile Payments Director, VODAFONE GROUP.
17.05	Strategy Roundtable: Who Will Be The Winners And Losers In The Battle For Market Share Of The Mobile Payments Space? Olivier Cognet , Head of Strategy, Marketing, Market Development, NOKIA FINANCIAL SERVICES. Steven Kingaby , Project Director, Mobile Money Transfer Project, GSM ASSOCIATION. Norman Frankel , Chief Executive, MI-PAY. Dr. Michael Salmony , Executive Adviser Board of Directors, EQUENS. Dag-Inge Flatraaker , Chairman Mobile Channel Working Group, EUROPEAN PAYMENTS COUNCIL & Head of Group Interbank Infrastructure and Payment Systems Strategy, DnB NOR.
18.05	Closing Remarks From The Chair Plus interactive electronic polling with the audience
18.15	Race Night
MORE ELECTRONIC POLLING!	
We recognise that there is a vast wealth of knowledge and practical experience that we can unlock in our high level global audience. Our interactive polling system allows us to provide you with a representative picture of where you think the industry is going on the topics that matter to you most.	

International Payments Summit 2010



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AT A GLANCE

DAY 2: Tuesday 9 March 2010

DRIVERS FOR CHANGE: RISK; REGULATION; LIQUIDITY MANAGEMENT & EVOLVING CLIENT NEEDS

08.00	Chatham House Rule Session 2 New Global Liquidity Regimes In The Wake Of The Financial Crisis – What Will They Mean For Managing Liquidity And Intraday Liquidity Risk In Payments?
09.00	Opening Remarks From The Chair Plus interactive electronic polling with the audience Jack Jared , Managing Director, Bank Services Group Head, EMEA, Global Transaction Services, CITI. Polling!
09.10	The IPS Global Regulators Roundtable: What Will Change As A Result Of The Global Financial Crisis? What Next For Banking Regulation? Sir John Gieve , Former Deputy Governor for Financial Stability, THE BANK OF ENGLAND Masanichi Kono , Vice Commissioner for International Affairs, FINANCIAL SERVICES AGENCY JAPAN. Philippe Mongars , Deputy Director of Financial Stability Directorate, BANQUE DE FRANCE. Further Speakers To Be Announced SPECIAL REGULATORY SESSION
10.10	How Evolving Regulation Will Impact Your Payments Business Dermot Turing , Partner, International Financial Institutions and Markets Group, CLIFFORD CHANCE.
10.35	Morning Coffee
11.05	The Emergence Of A New Risk Paradigm In Payments Tom Isaac , Managing Director, Global Head of Financial Institutions Client Sales Management for Intermediaries, GTS, CITI.
11.25	Industry Think Tank: Managing Liquidity And Intraday Liquidity Risk In Payments – What Are The Critical Issues? Paul Smee , Chief Executive, APACS and Chief Executive, THE PAYMENTS COUNCIL. Maurice Cleaves , Head of EMEA Region Cash Management Product Management, DEUTSCHE BANK Masayuki (Mike) Tagai , Chief Manager, Planning Department, Transaction Services Division, THE BANK OF TOKYO-MITSUBISHI UFJ, LTD. Peter Lightfoot , Head of Positioning and Collateral Management, Short Term Markets Trading Area, RBS.
12.15	The Corporate Treasurers Roundtable: What Do We Want From Our Payments Providers Now? Dr Markus Warncke , Head of Corporate Treasury, VILBERG & BOCH. Ronald Mulder , Financial Manager, EUROCL HOLDING B.V. Massimo Battistella , Manager of Accounts Receivables, Administration Services, TELECOM ITALIA. John Gleason , EMEA Regional Treasurer, DELL.
13.15	Seated Lunch With Regulators And Corporate Treasurers. Your Opportunity To Have Lunch With The Regulators And Treasurers Who Have Spoken During The Course Of The Morning. NEW FOR 2010

STREAM A: FROM THEORY TO PRACTICE: HOW CAN ALL PARTIES NOW ENSURE SEPA'S SUCCESS?		OR STREAM B: GETTING FIT FOR RECOVERY: COST REDUCTION & OPERATIONAL EFFICIENCY IN PAYMENTS	
14.35	Opening Remarks From The Chair Plus interactive electronic polling with the audience Gary Wright , Head of Corporate Product Strategy, Global Transaction Services, ROYAL BANK OF SCOTLAND PLC.	14.35	Opening Remarks From The Chair Chris Skinner , Chief Executive, BALATRO.
14.40	First Day Experiences Of The SEPA Direct Debit: Is The SDD The Instrument To Make SEPA Catch Fire? Hartmut Bremer , Director and SEPA Project Manager, DEUTSCHE BANK.	14.45	Is It Time For Banks To Abandon Their Fear Of Outsourcing? Critical Analysis Of Payments Services In Terms Of Their Cost To The Business And Their Value To The Customer John Hopper , Deputy Head of Financial Institutions, GTS, BARCLAYS.
15.00	Corporate Case Study: Our SEPA B2B Direct Debit Pilot Thorsten Brühl , Head of Treasury & Finance, DKV EURO SERVICE.	15.10	Sourcing Policies For Your Payments Business: What Is Available On The Supplier Side? How Do You Choose? Peter Hazou , Head of Strategy, Global Transaction Banking, for Cash Management, Trade Finance and Supply Chain, UNICREDIT.
15.20	Eight Predictions For SEPA's Impact on Payment Cards John Chaplin , Vice President and European Payments Adviser, FIRST DATA.	15.35	Why Shared Industry Utilities Make Sense For Payments
15.40	Electronic And Mobile SEPA: The Key To Unlocking The Full Potential Of The Internal Payments Market Harry Leinonen , Adviser to the Board, BANK OF FINLAND.	16.00	Afternoon Tea
16.00	Afternoon Tea	16.30	Payments In The Cloud: What Role Could Cloud Computing Play In The Payments Landscape Of The Future? Could It Be The Solution To Payments Stream And Channel Convergence? Jeffrey Barr , Senior Web Services Evangelist, AMAZON WEB SERVICES.
16.30	Strategy Roundtable: How Prepared Are Corporates For SEPA & The PSD? Is There The Appetite For SEPA Products? What Are The Stumbling Blocks To Adoption? Tim Allison , Group Treasurer, LOGICA. Massimo Battistella , Manager, Bank and Cash Transaction Accounting, TELECOM ITALIA. Dr Markus Warncke , Head of Corporate Treasury, VILBERG & BOCH.	17.00	Strategy Roundtable: Where Are The Collaborative And Competitive Spaces In Payments Sourcing? Thomas Egner , Director, Group Banking Operations, COMMERZBANK AG. Michel Stuijt , General Manager Marketing & Sales, EQUENS. Jeff McElowney , Head of FI Strategic Partnerships, Transaction Banking, RBS
17.10	Strategy Roundtable: What Must All The Stakeholders Do Now To Ensure The Ultimate Success Of SEPA? Seppo Tanninen , Senior Counselor, MINISTRY OF FINANCE, FINLAND. Bjorn Flismark , Senior Vice President Global Transaction Services, SEB. Ruth Milligan , Legal Adviser on Payment Systems, EUROCOMMERCE. Bob Lyddon , Managing Director, IBOS ASSOCIATION. Gianfranco Tabasso , CEO, FMS GROUP & Chairman of the Payments Commission, EUROPEAN ASSOCIATION OF CORPORATE TREASURERS.	17.55	Closing Remarks From The Chair
17.55	Closing Remarks From The Chair Plus interactive electronic polling with the audience	18.00	"Win A Diamond" Gala Cocktail Party

OR STREAM C: THE CORPORATE TREASURERS' FORUM: CHALLENGES FACING CORPORATE TREASURERS IN THE NEW FINANCIAL LANDSCAPE	
14.35	Opening Remarks From The Chair Sarah Jones , Head of Business Development, International Payments and Cash Management, BOTTOMLINE TECHNOLOGIES.
14.40	Optimal Liquidity Management: How To Get The Best Results From Data; Analytics; Standards; Technology And Available Solutions Nick Downes , Principal Consultant, UK Financial Services, LOGICA.
15.00	The Electronic Bank Account Management Standard: What Is The Benefit For Corporates?
15.20	Payments Hubs Come Of Age In The Push For Reduced Costs And Increased Efficiencies
15.40	SWIFT Corporate Access: What Are The Real Issues? Jonathan Ashton , Global Head Channel Management Integration Service, DEUTSCHE BANK
16.00	Afternoon Tea
16.30	E-Invoicing: How The Landscape For Users, Service Providers and Banks Is Developing – Where Are The Bottlenecks? Bo Harald , Chairman, EU EXPERT GROUP ON ELECTRONIC INVOICING & Head of Executive Advisers, TIETO.
16.50	Working Capital Management And E-Invoicing Charles Bryant , Senior Adviser, EURO BANKING ASSOCIATION.
17.10	Strategy Roundtable: Re-Engineering The Financial Supply Chain And Supply Chain Management In The New Global Financial Landscape Alberto Amo , Head of Supply Chain Management, BANCO SANTANDER Tom Buschman , CEO, EDZON INTERNATIONAL and Founder, Chairman & CEO, TWIST PROCESS INNOVATIONS LTD. Hedi Ezouaoui , Worldwide Director, Financial Markets, HEWLETT-PACKARD. John Gleason , EMEA Regional Treasurer, DELL.
17.55	Closing Remarks From The Chair
18.00	"Win A Diamond" Gala Cocktail Party

DAY 3: Wednesday 10 March 2010

"A CRISIS IS A TERRIBLE THING TO WASTE": INNOVATING FOR THE FUTURE & EXPLORING AVENUES FOR GROWTH

09.00	Opening Remarks From The Chair Plus interactive electronic polling with the audience Simon Bailey , Director, Payments and Transaction Banking, LOGICA. Polling!
09.10	Special Address: Which New Technologies Will Prove To Be The Real Disruptors In The Payments Landscape? Chris Skinner , Chief Executive, BALATRO.
09.30	Keynote Address: Reinventing Banking For The Facebook Generation James Alexander , Co-Founder ZOPA.
10.00	IPS Debate: What Will The Latest Innovations Mean For Payments Providers In Competitive, Operational And Revenue Generating Terms? How Can Banks And New Payments Providers Form Partnerships To Serve Their Clients Better? Marcus Trehear , Head of Electronic Banking and e-Commerce, Global Transaction Banking, HSBC. Dan Schatt , Senior Director, Financial Innovations, PAYPAL INC. Ineke Bussemaker , Executive Vice President and Head of Payment Services and Savings, RABOBANK. Daniel Marovitz , Head of Product Management, Global Transaction Banking, DEUTSCHE BANK.
10.50	Morning Coffee
11.15	How Will Innovations In The Business To Customer Space Spill Over Into The Business To Business Space? David Sear , Managing Director, TRAVELER GLOBAL BUSINESS PAYMENTS.
11.35	Innovation In Payments – Utilising New Technologies To Solve Old Problems Renzo Vanetti , Chief Executive Officer, SIA-SSB
11.55	Innovations in Transaction Services For Commercial Banking – The Real Time Payments Opportunity And The UK Faster Payments Experience Mark Hale , Director, Performance Improvement, Head of Transaction Banking, PRICEWATERHOUSECOOPERS LLP.
12.15	Innovations In Payments Systems Connectivity: The International Payments Framework – Business As Usual With Global Reach Michel Stuijt , General Manager Marketing & Sales, EQUENS.
12.35	Industry Think Tank: Why And How Payments Infrastructures Could Change Dramatically As A Result Of The Pursuit Of Further Cost Efficiencies. Is Payments Infrastructure Convergence Still A Dream? Massimo Cirasino , Head of the Payment System Development Group, THE WORLD BANK. Gilbert Lichter , CEO, EBA CLEARING COMPANY and Secretary General, EURO BANKING ASSOCIATION. Harry Newman , Head, Banks & Payments Market Infrastructure, SWIFT Paul Inglis , Head of Payments Industry, AUSTRALIA AND NEW ZEALAND BANKING GROUP. Lauren A. Hargaves , Senior Vice President and Manager Of The Wholesale Product Office, THE FEDERAL RESERVE BANK OF NEW YORK.
13.25	Lunch and the IPS 2010 Quiz
14.30	Keynote Address: Innovations Across The Boundaries..... Soumitra Dutta , Roland Berger Chaired Professor of Business and Technology; Dean of External Relations and Faculty Director of eLab/INSEAD, INSEAD
15.00	The Innovators Showcase: How New Competitors; New Ways Of Thinking And New Collaborations Will Deliver Innovative, Revenue Generating Products To Your Customers And Change The Face Of Transaction Banking..... Unlocking Value In The Payment Chain: The Huge Potential Of FX For Revenue Generation In Transaction Banking Timothy Merrell , Director & Head of FX4Cash, Global Transaction Bank, DEUTSCHE BANK. Innovating To Delight Your Corporate Customer: Why You Need To Become An End To End Service Provider And Embed Yourself In The Adjacencies To Payments To Find The Value Add Speaker to be announced Achieving Interconnectivity And Driving Growth For Mobile Payment Systems: A Fresh Approach To Cross Industry Collaboration To Create A New Mobile Payments Ecosystem Gerhard W. Romen , Director, Mobile Financial Services, NOKIA. Harnessing The Power Of Partnering To Increase The Payments Pie René Pelegró , Senior Director of Industry Relations, Strategy, and Compliance, Financial Services, PAYPAL INC.
16.00	Keynote Address From Ben Saunders, "The Next Sir Ranulph Fiennes"
16.40	Closing Remarks From The Chair
16.45	IPS 2010 Quiz Winner Announced and Close of Conference

WHY YOU SHOULDN'T MISS IPS 2010

THOUGHT LEADERSHIP & ESSENTIAL CROSS INDUSTRY DIALOGUE

"Very valuable opportunity to exchange ideas with other institutions and experts" **Dr Silke Finken, DZ Bank**

This is exactly what IPS is all about. It is totally focused on enabling payments professionals to debate the latest regulatory and commercial developments in transaction banking while also providing a great opportunity to meet all the key movers in one place, at one time.

The recent financial crisis has put the spotlight on transaction banking as one of the bright spots for growth in a tough environment. But in these challenging times there are many essential issues to consider:

- How can you capture the opportunities for growth?
- Which growth products and markets should you be looking to?
- Where are the new sources of revenue generation?
- How can you harness the latest innovations to serve your clients better?
- Where can you reduce costs?
- How can you optimise operational leverage?
- Why will new industry collaborations and partnerships become so important?
- How do the regulators response to the global financial crisis will shape the future of transaction banking

Now in its 18th year, International Payments is the leading payments event in the market. It attracts 500+ senior executives from banks; corporations; regulatory authorities; new payments providers; technology, infrastructure and service providers from around the globe. The programme is driven by extensive research with the payments community, thus ensuring that we cover all the topics at the top of your agenda and the stream formatting enables you to create your own agenda over the three or four days

OUTSTANDING NETWORKING OPPORTUNITIES

We understand how important networking is to our delegates at IPS and in 2010 we will be providing you with even more opportunities to make new contacts and catch up with old friends. These are just some of the ways in which we will be making it easier than ever before for you to meet the people you want to meet.

- My IPS: gain online access to the participant list and take advantage of the opportunity to arrange meetings well in advance of IPS. This pre-event on-line networking tool allows you to:
 - Upload your delegate list before the conference
 - Send messages and set up meetings before the event
 - A welcome drinks reception plus our "win a diamond" cocktail party
- Extended refreshment breaks and longer lunches
- New "Chatham House Rule" sessions: debate key issues "off the record"
- A seated lunch with corporate treasurers and with regulators

MORE KEYNOTE AND OUT OF THE BOX SPEAKERS

Hear from some of the most respected and dynamic speakers around! Once again we will be broadening our speaker faculty beyond the realm of the payments world to include leading academics and many "out of the box" thought leaders:

- Stéphane Garelli, **INTERNATIONAL INSTITUTE FOR MANAGEMENT DEVELOPMENT**
- Dr Linda Y. Yueh, **Director of The China Growth Centre, OXFORD UNIVERSITY**
- James Alexander, **Co-Founder ZOPA**
- Dan Schatt, **Head of Financial Innovations, PAYPAL INC.**
- Soumitra Dutta, **Roland Berger, Chaired Professor of Business and Technology; Dean of External Relations and Faculty Director of elab@INSEAD, INSEAD**
- Ben Saunders, **"The Next Sir Raulph Fiennes"**

YOUR CHANCE TO GET CLOSER TO CORPORATE TREASURERS

Never has it been more important for banks to understand payments from the client perspective. So this year we have added even more corporate treasurers to the speaker faculty including:

- John Gleason, **EMEA Regional Treasurer, DELL**
- Dr Markus Wernke, **Head of Corporate Treasury, VILBERG & BOCH**
- James Lockyer, **Head of Training, THE ASSOCIATION OF CORPORATE TREASURERS**
- Ronald Mulder, **Financial Manager, EUROCL HOLDING B.V.**
- Tim Allison, **Treasurer, LOGICA**
- Gianfranco Tabasso, **Chairman of the Payments Commission, EUROPEAN ASSOCIATION OF CORPORATE TREASURERS**
- Massimo Battistella, **Manager of Accounts Receivables, Administration Services, TELECOM ITALIA**
- Thorsten Brühl, **Head of Treasury & Finance, DKV EURO SERVICE**

There will be ample opportunities for interaction, included a seated lunch with corporate treasurers in attendance at IPS. And we will once again be offering free delegate places to corporate treasurers, to maximise the duration for banks to enter into a productive dialogue with corporates throughout the entirety of the four days.

YOUR CHANCE TO GET CLOSER TO REGULATORS

There can be no doubt that the regulatory response to the global financial crisis will have many implications for transaction banks and there is still much uncertainty about what changes will be made. Don't miss the chance to hear from our distinguished panel of global regulators about why they think the future isn't what it used to be:

- Sir John Gieve, **Former Deputy Governor for Financial Stability, THE BANK OF ENGLAND**
- Masachimi Kono, **vice Commissioner For International Affairs, FINANCIAL SERVICES AGENCY, JAPAN**
- Philippe Mongars, **Deputy Director of Financial Stability Directorate, BANQUE DE FRANCE**
- John Burns, **Senior Associate, Retail Policy, UK FINANCIAL SERVICES AUTHORITY**
- Wiebe Ruttenberg, **Head of the Market Integration Division, DG Payments and Market Infrastructure, EUROPEAN CENTRAL BANK**

Plus further speakers to be announced.

POST EVENT REPORT FOR MORE EFFECTIVE KNOWLEDGE MANAGEMENT

Once again an expert journalist will produce a report that will be e-mailed to all delegates one week after the event, at no extra cost. Summarising all the key points from presentations, roundtables and interviews this really will make your life easier. It will reduce the pressure to take notes at the event; be an invaluable reference tool afterwards and be an easy way to bring those colleagues who were unable to attend up to speed.

MAIN CONFERENCE DAY ONE: Monday 8th March 2010

OPTIMISING BUSINESS VALUE & INDUSTRY COLLABORATION

09.00 Opening Remarks From The Chair
Plus interactive electronic polling with the audience

Daniel Marovitz, Head of Product Management, Global Transaction Banking, DEUTSCHE BANK. Daniel joined Deutsche Bank in 2000 as Managing Director and Chief Operating Officer of the eSC group at Deutsche Bank, charged with developing and implementing online products for Deutsche Bank's investment and commercial bank.

He joined Deutsche Bank from Village, the online Women's Network and one of the 15 most trafficked sites on the internet, where he was Vice President of Commerce from early 1999. Before Village, Daniel worked for Gateway 2000 where he served as the head of Gateway.com, which sold the first PC over the internet. Prior to this, he was on the founding team of Gateway's Japanese subsidiary. Daniel is co-author of "Three Clicks Away: Advice from the Trenches of eCommerce".

09.10 **Keynote Address: Transaction Banking Post Credit Crisis: Where Are We Now In The Business Cycle And Where Are The Growth Opportunities?**

- Ongoing challenges for the payments industry: price erosion; pressure on spreads; heightened competition; increasingly demanding customers; more regulation and the impact of the global financial crisis.
- Re-visiting your business model in the light of these challenges
 - what do your customers want?
 - what sort of payments provider do you want to be?
 - what do you need to do to deliver that vision?
- A new era of industry collaboration to achieve your goals and to strengthen the entire transaction banking industry
- Right sourcing for your business: when to build/outsidify
- Building agility into your payments systems and business processes so you are poised for new opportunities
- With recovery on the horizon, how should transaction banks position themselves for the upturn?

Paul Camp, Global Head of Cash Management Financial Institutions, DEUTSCHE BANK. As Global Head for CMI, Paul has P&L responsibility for CMI and has all major CMI regions (Europe, Americas, Asia, Middle East, etc.) reporting to him directly. Prior to becoming the Global Head of CMI, Paul's career at Deutsche Bank has spanned significant management roles in Operations, Product Management, Business Strategy, and Sales. He has extensive experience as a Business Strategy Consultant at McKinsey & Company.

09.35 **Strategy Roundtable: What It Takes To Succeed In The New Financial Landscape - Views From Global And Regional Transaction Banks**

- What are the pain points in our business and how are we addressing them?
- Client focus: why it has never mattered more
- Investing in your business and embracing agility to outlink your competitors
- Improving operational leverage to create efficiencies and reduce costs
- How will upcoming changes to banking regulation impact us?
- How can banks work together to achieve a unified dialogue with the regulators? What are the key messages to get across?
- Where do we see new opportunities and avenues for growth?

Federico Papa, Managing Director and Head of Global Transaction Banking Europe, SANTANDER GLOBAL BANKING MARKETS (SGBM). Prior to his current responsibilities Federico was Global Head of Trade, Export & Commodity Finance also at SGBM. Before joining Santander, Federico held a number of positions with ABN AMRO Bank in Latin America, the US and Europe. He has over 16 years of banking experience, mostly in structured finance.

Michael Cannon, Head of Payments & Cash Management, Europe, HSBC. Michael has been involved in the cash management business on an international scale for nearly three decades. He spent 12 years with JPMorgan Chase, where his last assignment was looking after Sales & Service in EMEA. His most recent job was in a related field, he was tasked with building the commercial card business for Visa International, based in Singapore, for the Asia-Pacific region. Michael's present role at HSBC involves sales and product management of cash management for businesses, governments and financial institutions, ranging from large MNCs to tiny SMEs.

Pierre Ferstzand, Global Head of Cash Management, BNP PARIBAS. From 1989 until 1993, Pierre held several positions in the French Civil Service. He was subsequently appointed Prefect Advisor in the Ile de France Region, and then as Deputy Director at the cabinet of the Minister of Sports of France. In 1996, Pierre joined BNP Paribas where he was responsible for the creation of innovative products, services and solutions. He was then appointed as a General Manager of Intabank society (SEMI and then BMS) to launch the electronic purse "Moneo" in 1999. In July 2005, Pierre was appointed Global Head of the Cash Management Business Line at BNP Paribas in Paris.

Rajesh Mehta, Treasury and Trade Solutions Head, Europe Middle East & Africa (EMEA), Global Transaction Services, CITI. Rajesh is responsible for the provision of cash management, treasury and trade solutions to a broad range of customers including multinational corporations, top local companies, small and medium enterprises and financial institutions. Rajesh has been with Citi for 24 years and has held numerous roles across the globe throughout his career. In January 2007, Rajesh moved to London to assume the role of Regional Payments Head for Cash Management EMEA and was appointed to his current role in October 2007.

10.25

Coffee

11.05

Keynote Address A Focus on Growth Markets - How Can Banks Capture The Opportunity Offered By The "Asian Century"?

Dr Linda Y. Yueh, Director of The China Growth Centre, OXFORD UNIVERSITY. Linda is also on the faculty of the Department of Economic, London School of Economics and serves on the Economist Intelligence Unit Executive Briefing Board. Prior to taking up these appointments, she practiced international corporate law while resident in New York, Beijing, and Hong Kong. Her areas of expertise include economic globalisation, the Chinese economy, trade and WTO issues, intellectual property rights, corporate governance, international law and economic growth. Dr. Yueh recently gave testimony before the Treasury Select Committee of the House of Commons, UK Parliament on the impact of China on the world and UK economy. She is a frequent commentator on the role of China, and news magazines, such as *EuroMoney*, her latest book, *The Economy of China*, is at the publishers and will be out next year. It reflects her writing over the past several years in assessing the developments and prospects of the Chinese economy including its wider impact on the world economy (such as the global economic crisis) and seems particularly timely given the focus on China as an engine during the global recovery.

11.40 **Special Chinese Bank Q&A Session: How Local And International Players Can Leverage Asian Growth Opportunities**

- Putting Asian growth under the spotlight - "What is driving this growth? What new demands is it creating?"
- How are the different Asian markets evolving in terms of systems; regulation and product innovations?
- How should domestic banks manage their business franchise through this period of unprecedented growth?
- Meeting the changing needs of Asian corporate clients as they "go global"
- How non-Asian players can leverage Asian growth opportunities

Moderator:

Nancy So, Head of Cash Management Financial Institutions for Greater China, DEUTSCHE BANK. Nancy is based in Beijing and heads up the team within Global Transaction Banking responsible for strategic growth of cash management services provided for financial institutions in the Greater China region. Nancy has spent 18 years in the industry on treasury management and trade finance. Prior to joining Deutsche Bank, she worked for Wells Fargo/Wachovia Bank in the U.S., Hong Kong and China spanning across treasury management for North Asia, cash & trade bank relationships for China and headed up credit service product sales team for Greater China.

Panelists will include senior representatives from:

- AGRICULTURAL BANK OF CHINA
- CHINA MERCHANTS BANK
- INDUSTRIAL AND COMMERCIAL BANK OF CHINA
- CHINA MINSHENG BANK

12.20

Special Guest Economic Address: Economic Outlook 2010 And Beyond: What Now? And Where Can Banks Find New Opportunities and New Avenues For Growth?

Stéphane Garelli, Professor, INTERNATIONAL INSTITUTE FOR MANAGEMENT DEVELOPMENT (IM) AND UNIVERSITY OF LAUSANNE. Stéphane is a world authority on the international competitiveness of enterprises and nations and is Director

of the World Competitiveness Yearbook, published by IMD. This yearly report compares the competitiveness of forty-six nations using 250 criteria. Professor Garelli is closely connected to the world of business. He is Chairman of the Board of Directors of "Le Temps", the leading French language Swiss newspaper. He was formerly Chairman of the Board of the Sanzof Financial and Banking Holding, and member of the board of the Banque Edouard Constant. For twelve years he was permanent senior advisor to the European Management of Hewlett-Packard, and before that Managing Director of the World Economic Forum and of the Davos Symposium for many years.

13.00

Buffet Lunch

13.40

New For 2010! IPS Chatham House Rule Sessions.

The Chatham House Rule states: "In a meeting, or part thereof, it held under the Chatham House Rule, participants are free to use the information received, but neither the identity nor the affiliation of the speaker(s), nor that of any other participant, may be revealed." The rule is used throughout the world to allow people to speak as individuals, and to express views that may not be those of their organizations, and therefore it encourages free discussion. Attendees are free to voice their own opinions, without concern for their personal reputation or their official duties and affiliations.

The sessions will kick off with a thinktank discussion amongst leading names in the industry before opening to the floor for frank and honest dialogue. Delegates will be able to submit particular topics for discussion in advance. The session will last for approximately one hour. Obviously no press will be in attendance and outcomes will not be included in the IPS 2010 post event report.

Session 1:

To What Extent Can And Should Payment Regulation Be Driven By Stakeholder-Regulator Co-Operation? How Will The Regulators' New Competition Enhancing Stands Affect The Payments Industry?

Moderator:

Jack Jared, Managing Director, Bank Services Group, EMEA, Global Transaction Services, CITI.

Discussion leaders:

- Wiebe Ruttenberg, **Head of the Market Integration Division, DG Payments and Market Infrastructure, EUROPEAN CENTRAL BANK**
- John Burns, **Senior Associate, Retail Policy, FINANCIAL SERVICES AUTHORITY**
- Gianfranco Tabasso, **CEO, P&S Group & Chairman of the Payments Commission, EUROPEAN ASSOCIATION OF CORPORATE TREASURERS**

Further discussion leaders to be announced

STREAM A: SEPA AND THE PSD- WHERE ARE WE NOW?

14.45

Opening Remarks From The Chair

Ruth Wandhofner, Head of Payments Strategy and Market Policy, EMEA, Global Transaction Service, CITI. Ruth is highly recognized in the European payment industry as one of the foremost authorities on the PSD and she is the Chair of the European Expert Group on the transposition of the Payment Services Directive, a joint initiative of the three European Credit Sector Associations. She is also a member of the Plenary of the European Payments Council as well as a member of the SEPA schemes working group, driving the continued evolution of SEPA.

14.55

Keynote Address From The European Central Bank: What Needs To Happen Now To Turn European Payments Harmonisation From Dream Into Reality?

Wiebe Ruttenberg, Head of the Market Integration Division, DG Payments and Market Infrastructure, EUROPEAN CENTRAL BANK. Wiebe started his career in 1994 as a Policy Advisor to the Minister of Finance in The Netherlands on Energy, Telecom and Infrastructure issues. In 1999 he joined De Nederlandsche Bank (DNB) to become Project Secretary for the National 2002 Euro Change Over Project. After finalisation of the euro change over he became Head of the Payments Policy Department at DNB. Since March 2006 he has been Head of the Market Integration Division at the European Central Bank (ECB), dealing with – among others – issues on the Single Euro Payments Area (SEPA). He also chairs the Payment Systems Policy Working Group (PSPWG) of the ESCB.

15.20

Special Address From The European Commission: Is A More Firm SEPA End Date Now In Sight?

Representative From THE EUROPEAN COMMISSION *

15.30

Keynote Address From The European Payments Council: What Must Banks Now Do To Realise The SEPA Opportunity In Europe? Is This The Last Chance For Industry Driven Implementation?

Geard Hartsink, Chairman, EUROPEAN PAYMENTS COUNCIL & Senior Executive Vice President of Global Transaction Services and Market Infrastructures, ABN AMRO BANK. During his career Geard has held managerial roles in sales, product development and international management. He holds responsibility for the relationship between ABN AMRO Bank with market infrastructures and industry standards bodies globally in the securities, payments, forex and cards industry. He is a member of the European Commission Expert Group on involving Co-Chairman of the ECB Coordination Group European Payments Strategy Board member of the Euro Banking Association and Chairman of CLS Group Holdings and CLS Bank International.

16.10

Afternoon Tea

16.40

SEPA And The PSD: Transforming Challenges Into Opportunities

Mario De Lorenzo, Director of Payment Systems, SIA-SSM. Mario began his career in 1984 at IBM where he held various managerial. He joined SIA in May 2003 with the appointment of Executive Consultant and later Director of the Project Management Business Unit Director of Central Payment Systems. Mario is also contributing to SIA-SSM's development towards SEPA and, in particular, he was Program Manager working on the design and creation of STEP, the first and currently only PE-ACH (Pan European Automated Clearing House), created by EBA Clearing, which manages retail payments at European level.

17.00

The Strategic Implications Of The Payment Services Directive For Bank And Non Bank Payments Providers

Tony Richter, Strategic Business Development, Global Payments and Cash Management, HSBC. Tony joined the HSBC Group in 1979 and more than 15 years of his career have been spent outside the UK in Asia and Continental Europe. Following various management positions in both Corporate and Correspondent Banking, Credit and International Planning, Tony moved into Global Payments and Cash Management, Europe in 1998. His positions have included roles in Project, Product & Sales Management. Current responsibilities are for strategic business development across the European Region, including the Single Euro Payments Area (SEPA) and Payment Services Directive (PSD) Programme.

Mohit Davar, Chief Executive Officer, CONISAR MONEY TRANSFER. Mohit has been working in the money transfer industry for over 13 years. He has been involved in two start-ups in this industry, firstly in 1997 he helped form the Joint venture between MoneyGram and Thomas Cook and took the position of CEO and then went on to become the CEO until 2003, when this was sold back to MoneyGram. He then set up Traveler's Money Transfer, which was acquired by Constar in May 2006. Mohit has worked at Thomas Cook M&A and Sedona in London and has extensive experience in the Joint Venture Advisory Committee of the IAWITL. He is also a member of the Institute of Chartered Accountants in England & Wales.

17.30

Strategy Roundtable: Where Are The Inconsistencies In Transposition Of The PSD Across Europe And What Will They Mean For Business? And For SEPA?

Simon Newstead, Head of Financial Institutions Advisory Group, Global Transaction Services, RBS. Simon has responsibility for the provision of advisory services to RBS clients in relation to industry and regulatory developments in the payments market, combined with responsibilities for representing RBS externally in relation to a number of these issues. He has extensive experience within the UK and European payment industry including playing a leading role in the UK and European Payments Council's efforts to lobby for positive amendments to the draft Payment Services Directive (PSD) during the extensive period of negotiation between the European Council, Parliament and Commission.

Martine Goubert, Senior Advisor, Cash Management, BNP PARIBAS. Martine has over 30 years of banking experience with the BNP Paribas Group. After holding several different positions within Corporate Finance in charge of multi-national corporations, she joined the Cash Management team as a Senior Sales Manager. Today Martine is in charge of product research and institutional representations on topics such as SEPA and standardization issues.

Paul Anning, Partner and Head of the Financial Institutions Group, OSBORNE CLARKE. Paul is a specialist financial services lawyer and has particularly strong experience in the payments industry where he has been involved in a number of

Main Conference: Monday 8th, Tuesday 9th & Wednesday 10th March • Summit Day: Thursday 11th March • The Royal Lancaster Hotel, London W2

15.10 transformational projects, such as BACS' technology renewal programme, BACSTET-IP, the separation of BACS from its clearing, the creation of the new clearing house, the merger of Vocal LINK to create VocalLink and VocalX's e-Clearing and Settlement Mechanism offering. Paul also has a deep knowledge of legal and regulatory developments affecting the payments industry, including both SEPA and PSD in relation to which he has been advising the UK's Payments Council).

18.10 **Closing Remarks From The Chair**

18.15 **IPS Race Night!**
Relax with a glass of wine and a fun packed evening of filmed horse racing! You can bet on which horse or horse you think may be race winners, and then if you are lucky, claim the prize....

OR STREAM B: GETTING FIT FOR RECOVERY, COST REDUCTION & OPERATIONAL EFFICIENCY IN PAYMENTS

14.45 **Opening Remarks From The Chair**

14.55 **Operational Leverage: How Smart Players Are Creating Strategic Value With What They Already Have**

15.20 **Operational Transformation Of Your Payments Business**

15.30 **Wouter De Ploey, Senior Partner, Business Technology Office, MCKINSEY & COMPANY.** Since joining the firm in 1992, Wouter has been focused primarily on financial services. He serves banks, insurance companies and service providers on strategic, organizational and operational issues. He currently leads the European Payments working group of the European Banking & Securities practice and was responsible for its recent publications "Payments Profiling From An Industry In Flux" and "Payments: Charting A Course To Profits". He serves on the editorial board of "McKinsey on Payments". After helping European banks converge towards a common roadmap to create a "Single Euro Payments Area", he has advanced into an established authority on the matter, with a much requested invitation in SEPA-related discussions throughout Europe.

15.45 **Agile Payments: Getting The Most Out Of Legacy Systems And Harnessing New Technologies For Change**

16.10 **Afternoon Tea**

16.40 **Innovations In Standards: Not Simply A Question Of Message Formats But Of The Business Models That Drive Them**

16.10 **Louis Blatt, Chief Product Officer, ACI WORLDWIDE.** Louis joined ACI Worldwide from CA in April 2009. At CA, Louis was the Senior Vice President of Business Development and Strategy, and was the driving force behind CA's market leading STM strategy. He focused on extending CA's global leadership in the IT management market to meet customers' rapidly changing business, technical and operational requirements. Louis brings nearly 25 years of experience in the technology industry helping software companies to develop winning strategies, efficiently bring successful product lines to market, and grow market share, and has published widely on user interface design methods and business implications.

16.20 **Jamie Shay, Senior Manager, Head of Standards, Marketing Group, SWIFT.** Jamie has over 30 years of experience working in the financial industry. She joined SWIFT in 1996 to represent its standards activities for payments, trade services, securities and treasury to over 30 American regulatory agencies and the coordinating efforts on developing ISO 15022 standards and managing the standards securities and treasury development teams, as well as SWIFT's standards activities in industry groups. Before joining SWIFT, Jamie for European American Bank in its payment operations department and as SWIFT coordinator, and Chase Manhattan Bank as product manager for SWIFT. She also worked for several years as a consultant in the financial industry.

17.05 **Strategy Roundtable: Joining Up The Pieces Of Your Bank To Generate Savings, Improve Efficiencies And Enhance Revenue - Whilst Remaining Focused On Your Customers**

18.05 **Michael Montoya, Head of Global Payments & Cash Management, UBS.** Michael is responsible for all payments and cash management services for UBS corporate clients. He drives the strategy development of the payments business at UBS and is representing UBS at the SWIFT MUMS, the Swiss Payments Council and the AIZKJ committee at Deutsche Bundesbank. Michael also represents UBS banking community at the European Payments Council (EPC), where he also chairs the EPC Audit Committee. He is a member of the SEPA Corporate Advisory Group and of the Payments Market Practice Group. Michael Montoya is responsible for the operational function of payments, cash & liquidity management and CLS Control Branch. He started his career at UBS in 1990 as product manager for cash and check clearing services.

18.15 **Ebru Pakcan, Managing Director and Head of Payments Product For Treasury and Trade Solutions, EM&C CTL.** Prior to her current role, Ebru was heading the TIS EMEA Product Implementation team from May 2004. Before moving to the UK, Ebru was the Securities, Country Manager (SCM) in Turkey, managing the custody and clearing business and operations for 2.5 years. Ebru joined Citibank Turkey in 1997 as a Project Manager Technology department and later expanded responsibilities in Operation and Technology division in various management positions.

18.30 **Oliver Ondin, Head of Payments, Cards and Accounts, DEXIA BANK.** Oliver spent the first 10 years of his career with Euroclear, the Belgium-based financial services company specialized in the settlement of securities transactions and international custody, where he took on various roles including Senior Business Development Director and Head of Strategic Payments Projects. Since 2008 he is responsible for Payments, Cards and Accounts within DEXIA Bank Belgium. Oliver is a member of the Paysa, the Belgian Financial Federation's Payments Systems Committee.

18.45 **Niclas Storz, Partner and Head of Transaction Banking and Payments Area, THE BOSTON CONSULTING GROUP (BCG).** In this role Niclas is responsible for business development, client service and project management activities. He has served clients along the entire payments value chain, including Commercial Banks, Clearing Houses, Payments Service Providers and Service Utilities. His project experience are covering strategy projects, restructuring projects, pre/post-merger activities as well as Business-Operating Model related projects. Niclas is co-author of BCG's annual Global Payments Report (Edition 2009) "Global Payments Report 2009: Weathering the Storm".

18.55 **Closing Remarks From The Chair**

18.15 **IPS Race Night!**
Relax with a glass of wine and a fun packed evening of filmed horse racing! You can bet on which horse or horse you think may be race winners, and then if you are lucky, claim the prize....

OR STREAM C: INNOVATIONS IN PAYMENT SERVICES AND PAYMENT DELIVERY CHANNELS

18.00 **Opening Remarks from the Chair**
Plus interactive electronic polling with the audience

18.15 **Chris Skimex, Chief Executive, BALATRO.** Chris is an independent commentator on the financial markets; Chair of the European networking group the Financial Services Club and a co-founder of the website Shopping Tomorrow. He is well known for his regular columns in a variety of media and daily blogs which can be found at www.thefinancescene.com. He is the author of several books including "The Future of Banking", "The Future of Finance after 2009" and "The Future of Investing After MIPD".

14.50 **Assessing the Latest Developments in Online, Contactless and Mobile Payments and Their Market Potential**

15.00 **Ron Van Wezel, Chairman, MOBEY FORUM & Head of Mobile, Online and Emerging Payments Streams, DEUTSCHE BANK.** Ron has over 20 years experience in the payments & cards industry. He joined Deutsche Bank in March 2009. Prior to this Ron worked 12 years for ABN AMRO in several global roles in payments & cards. Ron currently holds several industry positions to support Deutsche Bank's ambition to be a leading bank in payments innovation. He is the chairman of Mobey Forum, the leading cross-industry group for the development of mobile financial services and is a member of the Mobile Channel Working Group of the European Payments Council and the EBA Innovation Committee.

Case Study: Winning The Battle For Market Share In Online Payments

15.10 **Piet Mallekoet, Chief Executive, CURRENCE.** After studying macro-economics Piet joined the Dutch Central Bank, where he held several senior management positions in economic research, economic policy and payments. In the last position he was a member of the Payments Council. He was also involved in the establishment of Target II and in the discussions between central banks and commercial banks about the European harmonisation of payments. Piet joined Currence, owner of the national electronic payment products FPN (debitcard), Chiplink (LVI), Incaas (debit debit), Accepting (Standardised bill payment by credit transfer) and online payment system IDEAL in 2004. He became its CEO in 2006.

Will Contactless Technologies Revolutionise Payments?

15.20 **Samee Zafar, Director, EDGAR DUNN & COMPANY,** a global management consulting firm. Samee has advised some of the world's largest organisations in North America and Europe working at the Board level. Samee leads the firm's practice in "Advanced Payments" which covers internet, contactless, and mobile payments. He has consulted extensively on retail payment systems covering retail instruments including ACH payments, credit, charge, and debit cards. He previously held leadership positions at PricewaterhouseCoopers and at Sener Consulting based in Houston, TX. He started his career with Wal-Mart. He has co-authored a book "Developing and Managing a Successful Payments Cards Business" published by Gover Publications.

Identify Is The New Money: Why Security And Authentication Strategies Are Central To The Future Of Payments

15.30 **David Birch, Director, CONSULT HYPERION,** the IT management consultancy that specialises in electronic transactions. Before joining David Consult Hyperion in 1986, Dave spent several years working as a consultant in Europe, the Far East and North America. Described by "The Independent" newspaper as a "grade-A" expert, by the Centre for Financial Innovation as "one of the most user-friendly of the UK's 'user-techies'" and by Financial World as "maverick". Dave is a member of the editorial board of the E-Finance & Payments Law and Policy Journal and of the advisory board for European Business Review, a columnist for SPEED and UK correspondent to the Journal of Internet Banking and Commerce. He has lectured to IBM on the impact of new payment and communications technologies and is a well known media commentator on electronic business issues.

A Commercial Analysis of the Emerging Business Models for Mobile Payments, Including The Thorny Issue Of Regulation.....

15.45 **Conk Sedar, Mobile Payments Director, VODAFONE GROUP.** Conk joined Vodafone Group, a pioneer in the development of money transfer services via mobile, in May 2009 as Director of Mobile Payments to head up its money transfer team. Conk Sedar has over 15 years experience covering mobile payments. Before joining Vodafone he served as the Chief VAS Officer of Turkcell, where he managed all the Value Added Services, as well as creating new pioneering business opportunities including Mobile Marketing, Mobile Payments and Mobile Signature. Having been his professional career as a lecturer at Wharton Business School, Conk held several management posts at Superintone and the Dogan Group of companies, mainly in the internet area. He then held several senior level managerial roles at Aogus Group from 1999 and 2005 from banking to technology, ultimately serving as the Chief Officer responsible for Marketing and Sales at Volkswagen Group.

Strategy Roundtable: Who Will Be The Winners And Losers In The Battle For Market Share Of The Mobile Payments Space?

16.10 **Oliver Cognat, Head of Strategy, Marketing, Market Development, NOKIA FINANCIAL SERVICES.** Oliver leads the strategy establishment, corporate business development, product marketing, marketing communications, market development and go-to-market efforts for the Nokia service business line which delivers mobile financial and payment services to consumers, merchant, corporate in partnership with banks, operators and distribution network. Oliver has spent the last 20+ years developing an experience and business, in telecommunications and internet networking for enterprise, service provider businesses and consumer solutions. Prior to his current role Oliver has held executive positions in strategy and business development of the Nokia Corporate Development Office and Nokia Enterprise Division.

16.20 **Steven Kingaby, Project Director, Mobile Money Transfer Project, GSM ASSOCIATION.** This project is at the heart of a rapidly growing global industry trend that is bringing Mobile Money Solutions directly to Mobile Phone subscribers. Prior to his current challenge Steven has spent 30 years in the telecoms industry with Ericsson and Nortel living in North America, Japan, China, Sweden and the UK and during this time has been active in Wireless System Development, Product Management and Global Service Operations.

16.30 **Norman Frankel, Chief Executive, MI-PAY.** Norman is a world authority in mobile payments and e-Commerce with over 12 years industry experience in banking, mobile payments, consultancy, systems integration and payment operations. He has provided advice to companies across Europe, Asia, the Far East and Australasia. His team have written the e-Payment strategies for Telefonica International, MasterCard International, Orange Group, KPN and i-Mobile International and deployed working payment solutions for Vodafone and other Operators. He is founder and Chief Executive of MI-Pay Ltd, a company specialising in adding value to mobile initiated payment transactions in the area of pre-paid top-up and remittances. MI-Pay works with mobile operators, money transfer businesses and banks to produce pre-pay top-up costs, provide improved customer experiences and innovative mobile payment programmes such as remittances.

16.40 **Dr. Michael Salmony, Executive Adviser Board of Directors, EQUENS.** Michael is an internationally recognised leader on business innovations especially in the internet and financial services space. He has worked in the area of pre-paid top-up and remittances and international industry sectors within the European Commission and the European Commission. Previous positions include Director Business Development of leading national central bank of the year 2003 and Assistant General manager of e-payments Subvention (Best Innovator 2004). Before entering the world of finance he helped transform many industries through diverse international managerial roles at IBM for 20 years.

16.50 **Dag-Inge Flaetaker, Chairman Mobile Channel Working Group, EUROPEAN PAYMENTS COUNCIL & Head of Group Internal Infrastructure and Payment Systems Strategy, DNB NOR.** Dag-Inge holds key positions both in the Norwegian and European payments landscape including leadership roles in the European Payments Council (EPC) and the Bank of Norway. Among his duties he chairs the EPC Mobile-Channel Working Group and has also formerly chaired both the EPC Nominations & Governance Committee and the EPC Standards Support Group. His professional background also includes a former career in the Central Bank of Norway.

Closing Remarks From The Chair
Plus interactive electronic polling with the audience

18.15 **IPS Race Night!**
Relax with a glass of wine and a fun packed evening of filmed horse racing! You can bet on which horse or horse you think may be race winners, and then if you are lucky, claim the prize....

MAIN CONFERENCE DAY TWO: Tuesday 9th March 2010

DRIVERS FOR CHANGE: RISK, REGULATION, LIQUIDITY MANAGEMENT & EVOLVING CLIENT NEEDS

Chatham House Rule Session 2 - New Global Liquidity Regimes In The Wake Of The Financial Crisis - What Will They Mean For Managing Liquidity And Intraday Liquidity Risk In Payments?

The Chatham House Rule states: "When a meeting, or part thereof, is held under the Chatham House Rule, participants are free to use the information received, but neither the identity nor the affiliation of the speaker(s), nor that of any other participants, may be revealed." The rule is observed throughout the world to allow people to speak as individuals, and to express views that may not be those of their organizations, and therefore it encourages free discussion. Attendees are then free to voice their own opinions, without concern for their personal reputation or their official duties and affiliations.

The sessions will kick off with a thinktank discussion amongst leading names in the industry before opening to the floor for frank and honest dialogue. Delegates will be able to submit particular topics for discussion in advance. The session will last for approximately one hour. Obviously no press will be in attendance and outcomes will not be included in the IPS 2010 event report.

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Chatham House Rule Session 2
New Global Liquidity Regimes In The Wake Of The Financial Crisis - What Will They Mean For Managing Liquidity And Intraday Liquidity Risk In Payments?

Moderator:
Maurice Cleaves, Managing Director, Head of Europe Region Cash Management Product Management, DEUTSCHE BANK

Simon Smee, Chief Executive, APACS and Chief Executive, THE PAYMENTS COUNCIL
Simon Bailey, Director, Payments and Transaction Banking, LOGICA
Masayuki (Mike) Tagai, Chief Manager, Planning Department, Transaction Services Division, The Bank of Tokyo-Mitsubishi

Further discussion leaders to be announced

Opening Remarks From The Chair
Plus interactive electronic polling with the audience

16.10 **Jack Jared, Managing Director, Bank Services Group Head, EMEA, Global Transaction Services, CTL.** Jack is responsible for all Trade and Treasury Services activities with banks in EMEA. CTL provides concentrated banking services to more than 2,000 institutions in 120 countries across the region. Jack has, during his 26 years with the firm, worked in Relationship Management acting as Senior Banker and Senior Credit Officer within the Financial Institutions Group; Technology where he implemented a global risk management system; Product Management where he had responsibility for a number of global payment products and cash management sales.

The IPS Global Regulators Roundtable: What Will Change As A Result Of The Global Financial Crisis? What Next For Banking Regulation?

- The regulatory response to risk post Lehman collapse
- How to increase the overall stability of financial markets globally
- A spotlight on the systemically important, clearing & settlement systems
- New liquidity rules and liquidity stress testing
- Will we see the imposition of "living wills" for financial institutions?
- Will we see a co-ordinated response from regulators worldwide?
- How and when do new "super-regulators" across Europe emerge?

16.20 **Sir John Gieve, Former Deputy Governor for Financial Stability, THE BANK OF ENGLAND.** Sir John was a member of the Bank of England's Monetary Policy Committee and sat on the board of the Financial Services Authority. He has held some of the most senior positions in UK government where his extensive knowledge of public policy led to the delivery of a number of successful public sector initiatives and reviews across the financial services sector. Sir John joined Vocalink as Chairman in UK in 2009. With more than thirty years experience of the financial sector, both in the UK and internationally Sir John is leading the Vocalink board of directors to become a company's continued growth in Europe and beyond.

16.30 **Masamichi Kono, Vice Commissioner For International Affairs, FINANCIAL SERVICES AGENCY, JAPAN.** Masamichi was appointed to this role in July 2009 and in this capacity he represents the Japanese government in the International Financial Markets Working Group for coordinating policies related to international affairs for the JFSA. He has a long career in financial supervision and the regulation of financial markets, both in Japan and in the US arena, since joining the public service in 1976. Prior to his present position, he has served as Deputy Director-General of the Supervisory Bureau, Directors of the General Coordination Division, Supervisory Coordination Division, Banks Division 1, Credit Systems Division, International Affairs Division, and Planning and Legal Affairs Division of the FSA. He was Secretary to the WTO Financial Services Committee and since 1999 he has also taken part in various committees and activities of the FSF (now FSB), OECD, BECS, IOSCO, IAIS and APEC.

16.40 **Philippe Mongars, Deputy Director of Financial Stability Directorate, BANQUE DE FRANCE.** Philippe serves as Representative of Banque de France in ECBS Policy Development Group, Member of the editorial committee of Financial Stability Review, and Chief Editor of Banque de France's financial crisis booklet and is also involved in ECB works in relation with the G20 reform agenda. Prior to this position, he was Head of Investments Division; Head of Foreign Exchange and Money Market Division and Deputy Head of Foreign Exchange and Money Market Division. He started in Banque de France as a Foreign Exchange trader before serving as Operations Expert-Officer in the European Central Bank.

How Evolving Regulation Will Impact Your Payments Business

- What will the regulatory response to the financial crisis mean for the efficient delivery of global transaction services?
- Critical compliance issues in the payments arena – balancing the roles of policeman, systemically important institution and public servant
- How will it impact be different for different market players?
- Ongoing regulatory developments shaping the evolution of transaction banking
- What next in SEPA?
- Where are the collaborative spaces for banks?

16.50 **Demot Truitt, Partner, International Financial Institutions and Markets Group, CLIFFORD CHANCE.** Demot specialises in financial markets infrastructure and financial regulation, including: payments, clearing and settlement, operational risk, control and compliance and licensing, passporting, MIFID, the Payment Services Directive and other EU developments. Recent experience includes advising the European Payments Council in relation to the establishment of pan-European payment schemes for the Single Euro Payments Area (SEPA) and a number of banks on a wide variety of payment issues. Demot is the author of Risk Management Handbook.

The Back to Basics of A New Risk Paradigm In Payments

- A "Back to Basics" review of risk assumptions and models
- Counterparty, fraud, scheme, collateral, liquidity and systemic risks in payments
- Identifying the weaknesses in payments risk management
- Harnessing technology to get an enterprise wide risk snapshot
- What lessons can the transaction banking industry learn from CLS?
- Outsourcing/collaborative solutions: is risk management too critical a function to entrust to a 3rd party?

17.05 **Tom Isaac, Managing Director, Global Head of Financial Institutions Client Sales Management For Intermediaries, GTS, CTL.** Prior to his current role, Tom was the Head of Client Management for Financial Institutions, EMEA. Tom joined Global Transaction Services in January 2003 and before this he was the Head of UK Banks and Brokers for Global Relationship Banks, within the Global Services and Relationship Management for 6 years. He began his banking career in 1993 in London with Citl and other areas he has worked in are: Global Securities Services, the Financial Institutions Strategy team and the Foreign Exchange business.

Industry Think Tank: Managing Liquidity And Intraday Liquidity Risk In Payments - What Are The Critical Issues?

- Monitoring and managing intraday liquidity
- Meeting the new costs generated by the changing liquidity model: how will your business change?
- Intraday liquidity charging – no longer if but when?
- Moving towards more effective liquidity management: the real time opportunity

17.15 **Paul Smee, Chief Executive, APACS and Chief Executive, THE PAYMENTS COUNCIL.** Paul started his working life as a civil servant in the Department of Trade and Industry where he worked from 1976 to 1988. In 1988 Paul moved to the London Stock Exchange where he worked for 10 years as the Head of Government Relations and Speechwriter to the Chairman and Chief Executive. In 1994 he went to the Association of British Insurers as Head of Life Insurance and then moved to the Independent Television Commission where he was, for three years, Director of Regions and Public Affairs before becoming the Director General at the Association of Independent Financial Advisers in September 1999.

17.25 **Maurice Cleaves, Head of EMEA Region Cash Management Product Management, DEUTSCHE BANK.** Maurice joined Deutsche Bank in September 2006 after 26 years with JP Morgan and legacy institutions where he has held positions in operations, product and business management, sales, product development and risk management within the cash management, corporate trust and treasury business. Maurice is a Director of Deutsche Bank Maurice was Chairman of the IBS Association. Maurice is a Director of SWIFT UK, CHAPS and a Director of the Payments Council.

17.35 **Masayuki (Mike) Tagai, Chief Manager, Planning Department, Transaction Services Division, THE BANK OF TOKYO-MITSUBISHI UJI BANK, LTD.** Mike is responsible for industrial and strategic issues regarding the payments, clearing, settlement and custodial business of the Bank of Tokyo-Mitsubishi UJI Bank, Ltd. in Tokyo. His background is business development and change management. Current programs involved include dematerialization, payment market practice conversion and payment market deregulation, all in Japan. His other areas of expertise include financial crime, environmental finance and social finance.

17.45 **Peter Lightfoot, Head of Positioning and Collateral Management, Short Term Markets Trading Area, REB.** Peter has been in the industry for 29 years, with a wide range of areas, including bank banking, equities, market risk before moving into liquidity management for over 12 years. He chairs and sits on liquidity management groups for Bank of England, UK Payments, EBA, e-MID, CLS and also sits on the CLS Risk Management Committee and European UK Market Advisory Committee. His current responsibilities include day to day management of the GBP and EUR positions, liquidity management of payment systems, major banking customers and central bank/regulatory liaison.

12.15 The Corporate Treasurers Roundtable: What Do We Want From Our Payments Providers Now?

- How do we view risk post financial meltdown?
- How has that affected our banking relationships?
- Why optimisation of working capital has never mattered more
- Working together to maximise financial supply chain stability
- Effective liquidity management: the urgent need for real time information
- External drivers for change: the long arm of regulator
- Internal drivers for change: reducing costs and increasing efficiencies
- The growth of payments and collections factories
- Where can banks truly add value for their corporate clients?

Dr. Markus Warneke, Head of Corporate Treasury, VILEROY & BOCH. Markus has held this role since 2007 and in this capacity he is responsible for the group's global finance, liquidity, financial risk, customer credit and insurance management. Previously he managed the Internal Audit and M&A function for Villeroy & Boch before he became in 2005 the CFO for the Wellness and Fittings line of business. Massimo is chairing the International Society's working group on Corporate Governance and is a member of the Federation of German Investors (BDI) Money, Capital and Currency Market Committee. Villeroy & Boch, Germany, was founded 1748 and is the leading brand for interior design in Europe and a leading international holding and services group. In 2008 Villeroy & Boch was the first corporate in Germany which changed both the creditor and paying payments to the ISO 20022 format (SEPA) using SWIFT as the financial messaging network.

Ronald Mulder, Financial Manager, EUROCL HOLDING B.V. - one of the business segments of Israel Chemicals Ltd. (ICL). ICL is a global group engaged in the development and marketing of fertilizers, industrial products, performance products and metallurgy. Ronald has been with Eurocl Holding and its subsidiaries for twelve years. His responsibilities include the areas of treasury operations, cash and debt management, currency and commodity exposures, taxation, risk management and customer credit issues. Prior to joining Eurocl, Mr. Mulder held positions in a construction factory (finance and IT) and in Dutch Telecom (IT and Marketing).

Massimo Battistella, Manager of Accounts Receivables, Administration Services, TELECOM ITALIA SpA. Massimo's responsibilities include the direction and leadership of over one hundred forty people operating various account receivable activities for the Telecom Italia Group. Massimo has spent his entire working career in corporate treasury and financial management. He started with Daniel & C., an Italian engineering company, as Group Treasurer and then Finance Director. Before joining Telecom Italia he was Finance Director of Blu SPA, another Italian mobile telecommunication company. He is a Board Member of ATIL (the Italian Association of Corporate Treasurers), participates in bank-industry working groups on payment standardisation and SEPA.

John Gleason, EMEA Regional Treasurer, DELL. Over the past nine years at Dell, John has served in a number of roles within several treasury disciplines, including Cash, Investments, Securitization, and Working Capital Financing. Prior to Dell, John was a CPA audit associate at Arthur Andersen in his native New Orleans.

13.15 Seated Lunch With Regulators And Corporate Treasurers. Your Opportunity To Have Lunch With The Regulators And Treasurers Who Have Spoken During The Course Of The Morning.

STREAM A: FROM THEORY TO PRACTICE: HOW CAN ALL PARTIES NOW ENSURE SEPA'S SUCCESS?

14.35 Opening Remarks From The Chair

Gary Wright, Head of Corporate Product Strategy, Global Transaction Services, ROYAL BANK OF SCOTLAND PLC. Gary's responsibilities include development of innovative products and services to the global market RBS serves within the Global Transaction Services division. He has extensive experience in banking and transaction services and has held several senior positions within RBS including Head of Product Management, Head of Treasury Settlement and Payment Operations.

14.40 First Day Experiences OF THE SEPA Direct Debit: IS THE SDD THE Instrument To Make SEPA Catch Fire?

Hartmut Bremes, Director and SEPA Project Manager, DEUTSCHE BANK. Hartmut worked in the foreign departments of various banks and a German car company. In 1990 he moved to the Cash Management area where he was instrumental for product development. In 2002 he moved to the SEPA division. His responsibilities include Deutsche Bank AG in Frankfurt. Before he dedicated all of his time to the implementation of SEPA he was responsible for the Bank's global mass payment processing. Hartmut is also the Deutsche Bank representative in the SEPA Implementation working group of the German Bankers Association and in the Steering Group of EBA's MFSD Working Group.

15.00 Corporate Case Study: Our SEPA B2B Direct Debit Pilot

Thorsten Brühl, Head of Treasury, DKV EIRO SERVICE. Thorsten specialises in financial risk management, structured finance projects, management of international payments/transactions projects. His recent experience includes the first launch of a SEPA B2B direct debit run at the 2nd of November 2009 with Deutsche Bank.

15.20 Eight Predictions For SEPA's Impact on Payment Cards

John Chaplin, Vice President and European Payments Adviser, FIRST DATA. John is an expert in the card payments business and has a leading figure in the European industry for almost 25 years. His particular expertise is in payments processing, the impact of innovation on the card payment industry and payment innovation. He is currently a member of the Payments Experts Group advising the European Commission. In 2008 he was a contributor to the book 'The Future of Finance After SEPA'.

15.40 Electronic And Mobile SEPA: The Key To Unlocking The Full Potential Of The Internal Payments Market

Harry Leinonen, Adviser to the Board, BANK OF FINLAND. Harry is in charge of payment system policy issues in the central bank. He is the Finnish representative on the payment and settlement system committees (PSSC) within the European and a participant of the Government Expert Group and Payment System Market Group of the European Commission Internal Markets. He joined the Bank of Finland in 1996 as head of the payment system division and was appointed adviser to the Board in 1999. Before that he worked in the banking industry for about 20 years, in managerial positions connected to payment system activities.

16.00 Afternoon Tea

16.30 Strategy Roundtable: How Prepared Are Corporates For SEPA & The PSD? Is There The Appetite For SEPA Products? What Are The Stumbling Blocks To Adoption?

Tim Allison, Group Treasurer, LOGICA. Tim has been Group Treasurer of Logica since 2005. Logica is a leading European IT services company with operations in around 40 countries. Tim's primary function is to manage the company's various M&A transactions and refinancings, and is responsible for its global banking strategy as well as managing the company's bank relationships. Prior to joining Logica Tim held senior treasury positions companies in the utilities, textiles and building materials sectors.

Massimo Battistella, Manager, Bank and Cash Transaction Accounting TELECOM ITALIA. See previous biography.

Dr. Markus Warneke, Head of Corporate Treasury, VILEROY & BOCH. See previous biography.

17.10 Strategy Roundtable: What Must All The Stakeholders Do Now To Ensure The Ultimate Success Of SEPA?

Sampo Tammisen, Senior Counselor, MINISTRY OF FINANCE, FINLAND. Sampo has worked in the Ministry of Finance 1989 and since 1993 he has been in the Financial Markets Department. His main duties are issues related to payments, e-money, money laundering and terrorist financing, financial crisis and the euro. Sampo is a member of EC payments committees and EC prevention of money laundering and terrorist financing committee. He is also an alternate member of the European Securities Committee and a member of the Financial delegation to the FATF (Financial Action Task Force on Money Laundering). During the Finnish Presidency of the EU, autumn 2006, Sampo chaired the Council working group negotiating the Payment Services Directive.

Storn Finnmark, Senior Vice President Global Transaction Services, SEB. Storn has worked for SEB since 1985 in various positions. He is responsible for contacts with authorities and industry groups on clearing and settlement issues. He has been responsible for several infrastructure projects relating to payments, securities and foreign exchange. He is currently involved in SEPA and PSD. He is Finnmark is Deputy Chairman of the Euro Banking Association. He is currently chairing a working group on SEPA and PSD compliance which produced the reports "Banks preparing for SEPA" and "Banks preparing for PSD".

17.55 Closing Remarks From The Chair

18.00 "Win A Diamond" Gala Cocktail Party - Back By Popular Demand!

"We don't want it to be all about work! And anyway, we all know that sometimes the best networking is done in a more relaxed environment. It doesn't get better than this - your chance to win a diamond while enjoying champagne and canapés. Each glass of champagne will contain a sparkling stone and later in the evening a diamond expert will identify the two lucky people who have won a genuine diamond."

Ruth Milligan, Legal Adviser on Payment Systems, EUROCommerce. Ruth worked in the European retailers' organization. A qualified UK solicitor, Ruth worked in the UK Office of Fair Trading, moving to a major solicitors firm in Brussels, specialising in EU competition law. She obtained a postgraduate degree in this subject in 2003 and went on to specialise in European financial services policy and legislation. Ruth has also written extensively on these issues in both specialist and general publications.

Bob Lyddon, Managing Director, IBOS ASSOCIATION. IBOS is a banking club that enables international cash management solutions for corporate customers. IBOS operates through its 12 member banks and their banking subsidiaries. Bob managed several banks' Euro programmes while at PwC and prior to that he designed the "Connector" network for Bank Boston. Bob's earlier career was with Chemical Bank/Manufacturers Hanover and Loyds Bank International in London, Zurich, Amsterdam and Geneva.

Gianfranco Tabasso, CEO, FMS GROUP & Chairman of the Payments Commission, EUROPEAN CORPORATE TREASURERS LTD. In this capacity Gianfranco plays an active role in the development of SEPA and represents European corporate treasurers to the EU Commission, the ECB and the EPC. He is a member of the EC's Experts Group on E-invoicing, co-chairs the EPC's E2E-STP Task Force and participates in Italy's SEPA National Committee of Italian corporate treasurers. He has taken part in numerous ISO, SWIFT and TWIST working groups who design and validate new XML payment and trading standards. He is the Coordinator of CAST (Corporate Action for Standards), a "FACT" market initiative to extend and enrich SEPA, promote standardisation and best practices in liquidity supply chain automation and working capital management.

17.55 Closing Remarks From The Chair

18.00 "Win A Diamond" Gala Cocktail Party - Back By Popular Demand!

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18.00 Afternoon Tea

OR STREAM B: THE RIGHT SOURCING DECISIONS FOR YOUR PAYMENTS BUSINESS MODEL

Opening Remarks From The Chair

Chaimit Chris Skinner, Chief Executive, BALATRO. See previous biography.

18.45 Is It Time For Banks To Abandon Their Fear Of Outsourcing? Critical Analysis Of Payments Services In Terms Of Their Cost To The Business And Their Value To The Customer

John Hopper, Deputy Head of Financial Institutions, GTS, BARCLAYS. GTS is responsible for Barclays' global correspondent banking franchise across the world with a focus on transactional banking products. John joined Barclays in March 2007 and has been in the banking industry for 35 years, much of which has been spent in the Financial Institutions world. Joining National Westminster from University he has worked for several major banks in the UK, Canada and Europe. During his time at Credit Suisse and The Bank of New York he developed specialist knowledge of the Nordic/Baltic region before moving to JP Morgan to head up Northern Europe within their Treasury Services Division.

19.00 Sourcing Policies For Your Payments Business: What Is Available On The Supplier Side? How Do You Choose?

Peter Hazou, Head of Strategy, Global Transaction Banking, for Cash Management, Trade Finance and Supply Chain, UNICREDIT. Peter joined UniCredit in February 2008, and is currently the bank's delegate to the EPC. Prior to that, Peter served as GIB Regional Head, Europe, at HSBC. From 1998 to 2001, Peter was Regional Manager for Citibank's GTS unit for the EEMEA Region. He began his career in 1976 at Manufacturers Hanover Trust Bank in New York.

19.35 Why Shared Industry Utilities Make Sense For Payments

19.00 Afternoon Tea

19.35 Payments In The Cloud: What Role Could Cloud Computing Play In The Payments Landscape Of The Future? Could It Be The Solution To Payments Stream And Channel Convergence?

Jeffrey Barr, Senior Web Services Evangelist, AMAZON WEB SERVICES. Launched in July 2002, Amazon Web Services exposes Amazon.com technology and product data that enables developers to build innovative and entrepreneurial applications on their own. Barr meets regularly with developers in the US and internationally to introduce Amazon Web Services and to help them build businesses and applications with the Associates team. Jeff is joined in August 2002 as a Senior Software Developer on the Associates team. Jeff is the author of "Hot Web Site on the Cloud" to be published in the Winter of 2009 by SitePoint. Barr has a longstanding interest in Web services and programmatic interchange. He has held development and management positions at KnowNow, eBay, Akopia, and Microsoft, and is a co-founder of Vix Software.

19.35 Closing Remarks From The Chair

19.35 "Win A Diamond" Gala Cocktail Party - Back By Popular Demand!

"We don't want it to be all about work! And anyway, we all know that sometimes the best networking is done in a more relaxed environment. It doesn't get better than this - your chance to win a diamond while enjoying champagne and canapés. Each glass of champagne will contain a sparkling stone and later in the evening a diamond expert will identify the two lucky people who have won a genuine diamond."

19.35 Afternoon Tea

19.35 Thomas Egner, Director, Group Banking Operations, COMMERZBANK AG. Thomas works in the business unit Process and Vendor Management of Group Banking Operations. His main topics are the implementation of SEPA and PSD. He is actively engaged in several committees of the German Banking Association dealing with payment systems and -services. He is a member of the EPC plenary and serves as Board Director of EBA Clearing SAS.

19.35 Michel Stull, General Manager Marketing & Sales, EQUITAS. Michel has more than 20 years corporate banking and payment experience. He started at NMB Bank (now ING) and specialized in structured finance. After that, he worked at Bank of Tokyo in corporate banking. Later, he worked at ABC Bank, one of the corporate banking area. Thereafter, he joined CMC (now Logica) as senior banking business consultant. He worked at CMC for 12.5 years in different senior roles, heading the Banking Business Consulting unit. He joined Equitas in March 2008 as Region Manager and heads the Marketing and Sales department as of January 1st, 2009.

19.35 Jeff McDowd, Head of IT Strategic Partnerships, Transaction Banking, RBS. Jeff is responsible for the development of strategic sourcing solutions and partnerships for FI clients worldwide. Jeff joined ABN AMRO, New York, in 2004 to run Solutions Development and led joint operation across Global Markets and Transaction Banking for the Alliance Solutions Group. He moved to Zurich in 2006 to bring focus to IT outsourcing solutions and to consolidate the FI Trade Outsourcing team with the growing FI Payments outsourcing business. Previously, Jeff held a number of senior positions within Wachovia and Citibank, covering sales management, strategic partnership management, business management, product management and development, operations and IT.

19.35 Closing Remarks From The Chair

18.00 "Win A Diamond" Gala Cocktail Party - Back By Popular Demand!

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OR STREAM C: THE CORPORATE TREASURERS' FORUM: CHALLENGES FACING CORPORATE TREASURERS IN THE NEW FINANCIAL LANDSCAPE

18.45 Opening Remarks From The Chair:

Sarah Jones, Head of Business Development, International Payments and Cash Management, BOTTOMLINE TECHNOLOGIES. In her role, Sarah uses her treasury expertise to advise both our corporate and banking customers in their cash management. Financial supply chain and supply chain finance automation strategies. Formerly, Sarah was Director of European Treasury at HP where she was responsible for all aspects of Treasury across Europe, Middle East and Africa. She was Chairperson of TWIST's Corporate Reference Council for several years and is a Fellow of the Association of Corporate Treasurers.

14.40 Optimal Liquidity Management: How To Get The Best Results From Data; Analytics; Standards; Technology And Available Solutions

Nick Downes, Principal Consultant, UK Financial Services, LOGICA. Nick specialises in the analysis of market and regulatory change on the payments industry, from interbank infrastructures and banks' internal payments processing to service models and cash management services. Recent focus is on the impact of new regulatory demands upon banks' policies and strategies for liquidity management, and the resulting changes in market practices and behaviour. Nick has worked with banks and interbank working groups on CLS, the Faster Payments Service, SEPA, and PSD.

15.00 The Electronic Bank Account Management Standard: What Is The Benefit For Corporates?

Jonathan Ashton, Global Head Channel Management Integration Service, DEUTSCHE BANK. Jonathan is a Managing Director at Deutsche Bank and responsible globally for the Channel Management Integration Services Product Team within the global Transaction Bank. He has held this position at Deutsche Bank for the last 7 years and prior to this he had a similar position at HSBC. His early career was spent in IT predominantly with Chase Manhattan and made the switch into the business and Product Management 12 years ago while still at the Chase Manhattan Bank.

15.20 Payments Hubs Come Of Age In The Push For Reduced Costs And Increased Efficiencies

15.40 SWIFT Corporate Access: What Are The Real Issues?

Jonathan Ashton, Global Head Channel Management Integration Service, DEUTSCHE BANK. Jonathan is a Managing Director at Deutsche Bank and responsible globally for the Channel Management Integration Services Product Team within the global Transaction Bank. He has held this position at Deutsche Bank for the last 7 years and prior to this he had a similar position at HSBC. His early career was spent in IT predominantly with Chase Manhattan and made the switch into the business and Product Management 12 years ago while still at the Chase Manhattan Bank.

16.00 E-Invoicing: How The Landscape For Users, Service Providers and Banks is Developing - Where Are The Bottlenecks?

Mr Harald, Chairman, EU EXPERT GROUP ON ELECTRONIC INVOICING & Head of Executive Advisers, TIETO. He started founding and building electronic banking, payments and e-business services in 1979 and became known as Mr E-banking. The Union Group of Banks in Finland is now a part of Nordea Bank - the largest Nordic bank and a global leader in e-banking and e-business services. He was a member of the board of directors and participated in many payment and technology advisory boards before he retired in 2005 and joined TIETO, where he works with customer from all sectors, with a particular focus on how value can be created by combining business concepts and technology solutions across industries. He now chairs the EU Commission Expert Group for e-invoicing and has earned the nickname Mr E-invoicing.

16.00 Working Capital Management And E-Invoicing

Charles Bryant, Senior Adviser, EURO BANKING ASSOCIATION. Charles is currently focusing on electronic payments. He was formerly Secretary General of the European Payments Council and made a key contribution to the SEPA programme, coming to that role from the senior team at SWIFT. Prior to that he had a 25 year career in international banking.

16.30 Strategy Roundtable: Re-Engineering The Financial Supply Chain And Supply Chain Management In The New Global Financial Landscape

Alberto Amo, Head of Supply Chain Management, BANCO SANTANDER

Tom Buschman, CEO, EDGE INTERNATIONAL and Founder, Chairman & CEO, TWIST PROCESS INNOVATIONS LTD. TWIST is a corporate driven standards organization aimed at connecting the financial supply chain to the physical supply chain. In May 2006 Tom left Shell to dedicate his time to TWIST and the application of its standards. Over a period of 15 years Tom has held various management finance positions for the Shell Group. At the same time Tom was a fellow of the London School of Economics for innovation in financial markets. Tom's main focus is on EDGE International which offers a web 2.0-based service that enables companies to invoice, collect funds and make payments in a multi-bank environment across Europe. In addition Tom continues to play an active role in the EU's efforts to improve cross border automation in the EU.

16.00 Hedl Ezezoaqui, Worldwide Director, Financial Markets, HEWLETT-PACKARD. Hedl develops vertical industry solutions in the domains of banking, treasury management and straight through processing between banks and large corporations. He runs the joint programme between HP and SWIFT, fostering the adoption of the SWIFTnet network within the financial and corporate industries. Hedl is also the driving force behind HP's Banking Innovation Initiative.

16.00 John Gleason, EMEA Regional Treasurer, DELL. See biography previously.

16.30 Closing Remarks From The Chair

16.30 "Win A Diamond" Gala Cocktail Party - Back By Popular Demand!

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16.30 Afternoon Tea

16.30 MAIN CONFERENCE DAY THREE: Wednesday 10th March 2010

"A CRISIS IS A TERRIBLE THING TO WASTE": INNOVATING FOR THE FUTURE & EXPLORING AVENUES FOR GROWTH

09.00 Opening Remarks From The Chair

Simon Bailey, Director, Payments and Transaction Banking, LOGICA. Simon is responsible for payments and transaction banking business development and marketing. He has been closely involved in the issues facing the industry as a result of changes in core payments infrastructure, emerging regulatory requirements and the effect this is having on banks' business models, operations and technology platforms. His current focus is on the changes in business process models that result from new payments schemes, changing legal and regulatory requirements and is working with banks to help develop and deliver services to meet the evolving needs of corporate and other customers. Simon has 25 years experience of retail and wholesale banking, payments and electronic delivery systems internationally.

09.10 Special Address: Which New Technologies Will Prove To Be The Real Disruptors In The Payments Landscape?

- New technologies and new ways of thinking
- Getting into the head of the digital native
- The miniaturisation of payments
- Will wireless payments be the next big innovation?
- Which other new ways to pay might be in the pipeline?
- How might social media become relevant to transaction banking?

09.30 Keynote Address: Reinventing Banking For The Facebook Generation

James Alexander, Co-Founder ZOPA, the marketplace where people meet to lend and borrow money. James was UK CEO through to August 2007 and a Board Director until September 2008. He has highly innovative and practical business, operator, builder and strategist. Zopa was named by Business 2.0 in September 2006 as 1 of 11 companies that will change the way that we think about "Internet Innovation of 2006" and "Best Banking Website" 2007, won Webby Awards for Best Banking/Billing-Paying Site 2007 and Best Financial Services site 2008. Business 2.0 named Zopa as one of the top 100 new payments schemes. Herring 100 company for 2007, by CNet 2007 as best technology innovation in financial services - and most recently was named as Retail Banker International's Global "Most Trending Non-Bank Competitor".



Main Conference: Monday 8th, Tuesday 9th & Wednesday 10th March • Summit Day: Thursday 11th March • The Royal Lancaster Hotel, London W2

10.00 **IPS Debate: What Will the Latest Innovations Mean for Payments Providers in Competitive, Operational And Revenue Generating Terms? How Can Banks And New Payments Providers Form Partnerships To Serve Their Clients Better?**

- Understanding what your customer wants and how that is changing
- Why banks must realise that cost cutting must be balanced with revenue-generating customer-centric agility
- How can banks harness the potential of mobile, pre-paid and contactless payments?
- What lessons can be learnt from new payments providers as well as cutting edge developments in emerging markets and emerging with legacy systems?
- Where are the collaborative and where are the competitive spaces?
- New payments providers: do you want to eat your lunch or is there plenty to go around?

Marcus Treacher, Head of Electronic Banking & e-Commerce, Global Transaction Banking, HSBC. Marcus has worked in the corporate banking and IT industries for over 22 years, in a wide range of roles spanning strategic planning, product development, divisional management, large-scale IT transformation programmes. Marcus is currently Chairman, SWIFT UK.

Dan Schatt, Senior Director, Financial Innovations, PAYSAL INC. Dan is responsible for defining the business and product strategy for PAYSAL's initiatives with financial partners. Prior to PAYSAL, Dan was an industry analyst with Celent, and led the company's retail payments practice. Prior to his role as industry analyst, he served as GM of Yodanis's data services group, responsible for integrations with top tier financial institutions. Prior to Yodanis, Dan worked as an investment banker for Salomon Smith Barney and held positions in Asia, Europe, and Africa with Citigroup.

Ineke Bussemaker, Executive Vice President and Head of Payment Services and Savings, Rabobank. Rabobank is a Dutch headquartered cooperative bank, the no. 1 financial institution in the Netherlands and the world's largest food and agri bank. Ineke and her team are responsible for payment services and savings product development and operations for both consumer and corporate clients in the Netherlands. Ineke's international career in Corporate and Investment Banking covers 25 years in a variety of responsibilities in corporate and transaction banking and various management roles across four financial institutions and four countries. Prior to joining Rabobank, Ineke was Managing Director with Citigroup in London and Dublin in the Global Transaction Services business, prior to that she was country Manager for Citigroup in Denmark.

Daniel Marowitz, Head of Product Management, Global Transaction Banking, DEUTSCHE BANK. See previous biography.

10.50 Morning Coffee

11.15 **How Will Innovations In The Business To Customer Space Spill Over Into The Business To Business Space?**

- The exponential growth of the emerging payments market and new ways to pay
- Will innovations in emerging payments translate to the commercial world of cash management and B2B payments?
- Payments innovation as a critical force in global e-commerce
- What will determine the winners and losers in the war of innovation?

David Sear, Managing Director, Traveler Global Business Payments David has full responsibility for the Division worldwide, which specializes in international and domestic payment and receipt processing services and solutions. Before moving to his current role as Managing Director for the project to Outsource Division during which time his team substantially increased profitability and made Traveler the world leader in the issuance of pre-paid Currency Cards for consumers and corporates. He joined Traveler in March 2008 from IBM (US) (previous), BA, UK. David helped to transform the company at the center of the UK's payments industry. Prior to Visa, David was Chief Operating Officer at WorldPay Group plc. Mr Sear ran the company's operations as it established its position as a major global player in the adoption and development of e-Commerce. Mr Sear also spent seven years as European Managing Director at Equifax Cheque Services, the world's largest cheque guarantee company, and worked in retail operations for the WH Smith Group for five years.

11.35 **Innovation in Payments – Utilising New Technologies To Solve Old Problems**

Renzo Vanetti, Chief Executive Officer, SIA-SSB. He is also a member of the Supervisory Board of the subsidiary SCS, Chairman of the Steering Committee of subsidiary Percep AG and Chairman of the associated company Galesia. Renzo began his career at IBM in 1968, where he held various managerial positions for 15 years. He first joined SIA in 1984, where he led the development of the project to create a national inter-bank network. In 1991 he was appointed Chief of the Inter-bank Applications Services Division and, following a spin-off, that division became SSB. In 1992, Renzo was nominated General Manager of SSB until 1998 when he was called back in SIA for merging with CED BORSAs company. He has been CEO of SIA from 1998 to 2007 when the merge with SSB was completed.

11.55 **Innovations in Transaction Services For Commercial Banking – The Real Time Payments Opportunity And The UK Faster Payments Experience**

- Leveraging innovation flows to re-engineer your bank back into the corporate value chain
- Why real time services will prove to be the value added choice that differentiates you from the pack
- UK Faster Payments – a great proposition so why is adoption slower than anticipated?
- What the corporate treasurer wants real-time:
 - real-time cash management
 - real-time snapshots of overall financial positioning
 - real-time capability to improve ROI and reduce costs
 - real-time information to decrease risk
- Who is going to provide real-time services to your clients if you don't?
- As payments become increasingly commoditised how else should banks be getting closer to their corporate customers?

Mark Hale, Director, Performance Improvement, Head of Transaction Banking, PRICERATERWAHERCOOPER LLP. Mark has represented the UK Financial Services industry within the UK and Europe on topics as broad as the Single Euro Payments Area, payment standards, and trust services. He has served on the boards of all of the major UK electronic payment clearing, represented the bank within the Association of Payments and Clearing Services and been an ex-officio officer holder within the European Payments Council (EPC). He is also a member of the UK Payments Group, as well as the EPC's Credit Transfer Scheme Working Group and has therefore been at the heart of the UK's PSD and PSD projects.

12.15 **Innovations in Payments Systems Connectivity: The International Payments Framework – Business As Usual With Global Reach**

- What is the IPF? What is its mission? Who should participate?
- Leveraging existing payments networks and international standards e.g. ISO 20022
- Enabling operability between domestic and regional non-urgent payments schemes and banks
- Assessing the benefits from bank off specification; improved ROI; deeper client relationships; risk mitigation and certainty of service
- Equens' global reach strategy: what is the Equens Global Payments solution?

Michel Stuij, General Manager Marketing & Sales, EQUENS. See previous biography.

12.35 **Industry Think Tank: Why And How Payments Infrastructures Could Change Dramatically As A Result Of The Pursuit Of Further Cost Efficiencies. Is Payments Infrastructure Convergence Still A Dream?**

- A new emphasis on liquidity in payment systems post financial crisis
- Is there ever going down in the market for 24/7 payments?
- Can the industry really afford to invest in new payment infrastructures?
- Is there any need for separate domestic RIGSACH/CD systems?
- How could systems be rationalised?
- How can the issue of liability be addressed?
- Who needs to be involved in creating the roadmap and the impetus to carry convergence forward?
- What are the potential benefits of payments infrastructure convergence to market users and their customers?

Massimo Cirasino, Head of the Payment System Development Group, THE WORLD BANK. Massimo supported payment system reforms in 50+ countries. He is also the Co-Chairman of the WB-CPS Task Force which issued the General Principles for International Remittance Services and is leading several international efforts to enhance the efficiency of the remittance market. Massimo worked at Banca d'Italia, in the Payment System Department and in the Representative Office in New York.

Gilbert Lichter, CEO, EBA CLEARING COMPANY, and Secretary General, Euro Banking Association. EBA was in charge, together with the BIS, of managing the ECU Clearing System. Besides operating the ECU payment system, EBA acted as a forum for the European payments industry and - in view of the introduction of the euro - fostered the development of a pan-European clearing system (as EBAO) for cross-border high-value payments and STEP1 for low-value payments in euro. Since 1998, Gilbert is also Chief Executive Officer of the EBA Clearing Company, which was created in 1998 to be the operator of the EURO1/STEP1 payment system. In April 2003, EBA CLEARING launched the

first Pan-European ACH, STEP2, for processing retail payments. Today, STEP2 is the unique central platform in SEPA for exchanging the new SEPA Credit Transfers, to be extended in 2009 for processing SEPA Direct Debits.

12.45 **Hary Newman, Head, Banks & Payments Market Infrastructure, SWIFT**

Paul Inglis, Head of Payments Industry, AUSTRALIA AND NEW ZEALAND BANKING GROUP. In his role, Paul is responsible for ANZ's interface with payments industry and regulatory forums, with particular focus on reform and management of clearing and settlement systems and related regulatory, governance and systems risk arrangements. Paul is also a member of CLS Services Limited, the Australian Payments Clearing Association and EFTPOS Access Australia Limited, a member of the Global Payments Market Practice Group and the SWIFT CBX Asia Standards Working Group, and represents ANZ across a number of APFA and other payments-related forums, both domestic and international. *

Lauren A. Hargraves, Senior Vice President And Manager Of The Wholesale Product Office, THE FEDERAL RESERVE BANK OF NEW YORK. The Wholesale Product Office is responsible for strategic planning, product development, and oversight of the Federal Reserve System's Fedwire funds service, Fedwire securities service and the national settlement service, which together process more than \$3.5 trillion transactions per day. Ms. Hargraves has over twenty years of banking experience focused on payments, credit risk and liquidity management.

13.25 Lunch and the IPS 2010 Quiz

14.30 **Keynote Address: Innovations Across The Boundaries.....**

Soumitra Dutta, Roland Berger Chaired Professor of Business and Technology, Dean of External Relations and Faculty Director of eLabINSEAD, INSEAD. eLabINSEAD is an initiative in building a center of excellence in teaching and research in the digital economy. Prior to joining the faculty of INSEAD in 1998, Professor Dutta was employed with Schlumberger in Japan and General Electric in the USA. He has been a visiting Professor at several international universities including the Haas School of Business (Berkeley) and the Solvay Business School (Brussels). His current research is on technology strategy and innovation at both corporate and national policy levels. His latest books are "Innovating at the Top" (Palgrave, 2009), "Throwing Sheep in the Boardroom" (Wiley, 2008) and "The Global Innovation Technology Report 2008-2009: Mobility in a Networked World" (World Economic Forum, 2009). He has authored over 100 articles and has won several awards for research and pedagogy. He is a fellow of The World Economic Forum.

15.00 **The Innovators Showcase: How New Competitors; New Ways Of Thinking And New Collaborations Will Deliver Innovative Revenue Generating Products To Your Customers And Change The Face Of Transaction Banking.....**

Unlocking Value In The Payment Chain: The Huge Potential Of FX For Revenue Generation In Transaction Banking

Timothy Merrall, Director & Head of FX/Cash, Global Transaction Bank, DEUTSCHE BANK. Tim is the business head for a new joint venture initiative, FX/Cash. In this role, Tim has global responsibility for expanding the FX cross-currency payment services business, which is a leading provider of FX services to the global market. Previously, Tim was Head of FX Markets Payments for Financial Institutions, responsible for developing and delivering strategic client solutions across USD, EUR and Multicurrency clearing. Prior to joining Deutsche Bank in 2002, Tim worked at ABN AMRO for five years, where he led the FX payments and collections product group covering the US Dollar and New York-based Euro clearing services.

Innovating To Delight Your Corporate Customer: Why You Need To Become An End To End Service Provider And Embed Yourself In The Adjacencies To Payments To Find The Value Add

Speaker to be announced

15.15 **Aligning Interconnectivity And Driving Growth For Mobile Payment Systems: A Fresh Approach To Cross Industry Collaboration To Create A New Mobile Payments Ecosystem**

Gerhard W. Romen, Director, Mobile Financial Services, NOKIA. Gerhard contributes more than 25 years of experience in the solutions and services within the mobile and IT industry. Since joining Nokia in 1990 he has focused on new business solutions. He has been involved in incubating and launching new solutions, such as Nokia's early stage mobile banking platform in 1999, its email offering in 2001, NFC-based offerings from 2005 onwards and most recently Nokia Money, Nokia's mobile financial services. He is also responsible for Nokia as the Vice-Chairman on the NFC Forum's Board of Directors.

15.15 **Harnessing The Power Of Partnering To Increase The Payments Pie**

René Pelegero, Senior Director of Industry Relations, Strategy, and Compliance, Financial Services, PAYSAL INC. René is responsible for managing PAYSAL's relations with the financial services industry, product optimization, and launching global payments benefits provided by its financial partners. Prior to joining PAYSAL, he was president and managing director at RPPG Group LLC, an e-commerce consultancy practice. In this role, he provided advice to some of the largest and most recognized Internet merchants in the world in areas such as strategic planning, payment process optimization, and launching global payments acceptance. Previously René served as director of global payments at Amazon.com. He was responsible for all aspects of payments processing for more than 30 million customers and managed relationships with banks, processors, credit card companies and associations.

16.00 **Keynote Address From Ben Saunders, "The Next Sir Ranulph Fiennes"**

Ben Saunders is a record-breaking long-distance skier, with four North Pole expeditions under his belt. He is the youngest person to have skied solo to the North Pole and holds the record for the longest solo Arctic journey by a Briton. Since 2001, Ben has skied more than 2,500km (1,500 miles) in the high Arctic, which he recently equated to 10 years of his entire life living in a tent. Ben is currently preparing for three groundbreaking expeditions between 2010 and 2012.

16.40 Closing Remarks From The Chair

16.45 **IPS 2010 Quiz Winner Announced and Close of Conference**

Post Conference Summit

THE PAYMENT SERVICES DIRECTIVE BOOT CAMP

Thursday 11th March, The Royal Lancaster Hotel, London

We first ran this boot camp alongside International Payments in 2009 and it proved a fantastic opportunity for participants to drill down into the detail of the PSD and debate the contradictory areas with legal and regulatory experts, alongside bank and financial practitioners

09.00 Registration

09.30 **Opening Remarks From The Chair: Implementation Of The Payment Services Directive – What Has Happened And What Does It Mean?**

Ruth Wandhöfer, Head of Payments Strategy and Market Policy, EMEA, Global Transaction Services, CITI. Ruth is highly recognized in the European payment industry as one of the foremost authorities on the PSD and she is the Chair of the European Expert Group on the transaction of the Payment Services Directive, a joint initiative of the three European Credit Sector Associations. She is also a member of the Plenary of the European Payments Council as well as a member of the SEPA schemes working group, diving the continued evolution of SEPA.

09.50 **Off The Record Session with the Regulators: What Are Our Expectations Now For The PSD?**

John Burns, Senior Associate, Retail Policy, FINANCIAL SERVICES AUTHORITY John deals with the UK implementation of the Payment Services Directive, having joined the FSA in June 2008. Prior to joining the FSA, John was Legal Advisor and Company Secretary to RPSG and the Payment Services Council, and has been heavily involved in the UK banking industry group on the Directive as it went through the legislative process from Commission proposal to the publication of the Directive in the Official Journal.

Seppo Tammisen, Senior Counselor, MINISTRY OF FINANCE, FINLAND. Seppo has worked in the Ministry of Finance since September 1989 and since 1993 he has been with the Financial Markets Department. His main duties are issues related to payments, e-money, money laundering and terrorist finance, market abuse in securities and the EU Single Payment Directive. EC payments committee and EC prevention of money laundering and terrorist financing committee.

He is also an alternate member of the European Securities Committee and a member of the Finnish delegation to the FATF (Financial Action Task Force on Money Laundering). During the Finnish Presidency of the EU, autumn 2006, Seppo chaired the Council working group negotiating the Payment Services Directive.

Representative from **THE EUROPEAN COMMISSION** *

Further Speakers To Be Announced

11.00 **Morning Coffee**

11.30 **The PSD Clinic: At This Stage, Which Aspects Of The PSD Remain Unclear Or Contradictory? What Are The Compliance Hotspots Across The EU? What Should Be Keeping You Awake At Night?**

Dermot Turing, Partner, International Financial Institutions and Markets Group, CLIFFORD CHANCE. Dermot specializes in financial markets infrastructure and financial regulation, including: payments, clearing and settlement, operational risk, control and compliance and licensing, passporting, MiFID, the Payment Services Directive and other EU developments. Recent experience includes advising the European Payments Council in relation to the establishment of pan-European payment schemes for the Single Euro Payments Area (SEPA) and a number of banks on a wide variety of payment issues. Dermot is the author of Risk Management Handbook.

Simon Newstead, Head of Financial Institutions Advisory Group, Global Transaction Services, RBS. Simon has responsibility for the provision of advisory services to RBS clients in relation to key industry and regulatory developments in the payments market, combined with responsibilities for representing RBS externally in relation to a number of these initiatives. Simon has extensive experience within the card payments payment industry, including playing a leading role in the UK and European payment industry's efforts to lobby for positive amendments to the draft Payment Services Directive (PSD) during the extensive period of negotiation between the European Council, Parliament and Commission.

Carl Hassey, Senior Product Manager, BARCLAYS. Carl Hassey, Senior Product Manager, BARCLAYS, Carl joined Barclays at the beginning of 2006 and is a Senior Director of Payments and Cash Management. Carl is responsible for the development and delivery of Cash Management solutions to Financial Institutions customers. Carl has over 20 years of Cash Management experience, working for ABN National for 13 years immediately prior to Barclays. Whilst at Abbey National, Carl had undertaken a number of senior management roles within operations, relationship management and product development, as well as representing the bank on a range of industry committees and forums. Before joining Abbey National, Carl worked for Citic and Midland Bank.

Ruth Wandhöfer, Head of Payments Strategy and Market Policy, EMEA, Global Transaction Services, CITI. See previous biography.

13.00 **Lunch**

14.15 **Strategy Roundtable: What Has The PSD Meant For The New Payment Service Providers? How Do We See The Opportunities And The Risks Now?**

Dr Thae Sabri, Chief Executive, ELECTRONIC MONEY ASSOCIATION. The Electronic Money Association is the trade body representing electronic money issuers and payment services providers. The EMA is a member of the European Banking Sectoral guidance for e-money issuers on a variety of topics from financial regulation to anti money laundering and the EBA. The EMA is a member of the EBA and drafts the European Banking Sectoral guidance for e-money issuers which forms part of JMLSG guidance. Thae is also Director of Flawless Money Limited, a niche consultancy focusing on payments and e-money. It has represented e-money issuers in their applications for authorisation, in passporting into the EU and assisted issues in developing internal systems and controls.

Dominic Thorncroft, Chairman, UK MONEY TRANSMITTERS ASSOCIATION.

David Ferri, Vice President and Chief Legal Counsel, MONEYGRAM INTERNATIONAL LIMITED. MoneyGram is a leading funds transfer company and the MoneyGram service is offered in 188 countries and territories worldwide. David is a legal and regulatory expert based in London and is Head of Legal for MoneyGram's International Division. He has several years experience in the financial services industry and before joining MoneyGram David advised on many cross-border financial services transactions with international law firms based in London and in the Middle East. David has practised in London, Milan and the Middle East. David is currently actively involved in the implementation of the Payment Services Directive.

Annalisa Barbagallo, Director, Government Relations, PAYSAL. Annalisa is a member of PAYSAL's on-line team and she represents the company with policymakers and focuses on compliance, regulatory, anti-money laundering and cybercrime issues. Before joining PAYSAL in 2006, Annalisa worked for a Brussels-based public affairs consulting advisory clients in the financial services sector. Earlier in her career, Annalisa was Director of EU Policy at the International Swaps and Derivatives Association – ISDA, and an adviser at the European Association of Corporate Banks and Deutsche Bank. Annalisa has also worked in both the European Parliament and the European Commission.

15.15 **Roundtable Discussion: What Is The Impact Of The PSD For Consumers And Corporates?**

Ian Drewery, International Banking Advice, HM REVENUE AND CUSTOMS. Ian has over 30 years of banking experience with NatWest, Chemical Bank and UBS, covering a broad spectrum of roles including Treasury, International Trade and Derivatives, Treasury Management, Operations Management and more recently has worked for the EBA – Euro Banking Association in Paris through the implementation of the single currency and the build up to the SEPA. He joined HMRC 4 years ago and advises on the commercial aspects of the international banking environment.

Paul Skelham, Director, THE EUROPEAN RETAIL ROUND TABLE (ERRT). Paul joined the ERRT in 2008. Prior to that he acted as Deputy Secretary General of EUROCHAMBRES 10 years. Before joining EUROCHAMBRES, Paul worked as CEO of the Chambers of Commerce of Ireland, having spent several years before that in the Irish Industrial Development Authority – responsible for attracting, and developing industry in Ireland. He has a Bachelor of Commerce degree from University College Dublin, and an MBA from UBI/EMBA. As a student, he also worked as a chimney sweep, proof reader, house painter, guitar player, seller of "N Dublin" magazine and merchandise.

James Lockyer, Director of Education, ASSOCIATION OF CORPORATE TREASURERS. James is responsible for delivering the ACT's education and professional development programmes, ranging from focused one day introductory training courses to comprehensive distance learning qualifications in treasury, risk management and corporate finance. He has some 18 years' experience in treasury, corporate finance and risk management, and prior to joining the ACT he led the treasury function of the Unipart Group in Oxford.

Bob Lydton, Managing Director, IOSB ASSOCIATION. IOSB is a banking club that enables international cash management solutions for corporate customers. IOSB operates through its 12 members and their banking subsidiaries. It managed several banks' Euro programmes well at PwC and prior to that he designed the "Connector" network for Bank Boston. Bob's earlier career was with Chemical Bank's Financial Services and Loyds Bank International in London, Zurich, Amsterdam and Antwerp.

Further Speakers To Be Announced

16.15 **Frequently Asked Questions Round Up**

16.45 **Closing Remarks From The Chair And End Of Summit**

FREE PLACES FOR CORPORATE TREASURERS

Once again we will be offering free delegate places to corporate treasurers, to maximise the opportunity for banks to enter into productive dialogue with corporates throughout the duration of the four days.

NEW FOR 2010!

MY IPS: YOUR PRE-EVENT ONLINE NETWORKING TOOL

Gain online access to the participant list and take advantage of the opportunity to arrange meetings well in advance of IPS.

This pre-event on-line networking tool allows you to:

- View the delegate list before the conference
- Upload your own profile for others to view
- Send messages and set up meetings before the event

* Subject to final confirmation