

EFMA

events



Cards & Payments 2010

Agility and efficiency in the innovation economy

Paris, 15-17 September
www.efma.com/cards

more information on www.efma.com
Best practices in retail financial services

Agility and efficiency in the innovation economy

Payment systems have always played a pivotal role in the global economy. However, the industry now needs to respond to the major changes taking place throughout Europe. This year's conference will discuss these issues and will include a focus on innovation within the emerging cards and payments environment.

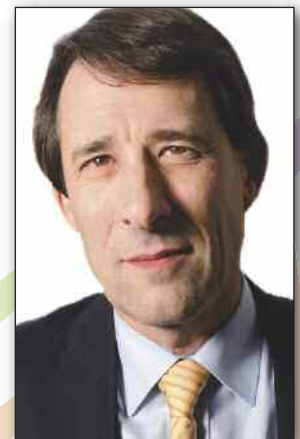
Topics will include:

- **New trends in the cards and payments sector.** In response to threats from new, alternative payment methods, banks are going through a transition from a "knowledge economy" to an "innovation economy".
- **Regulatory changes.** How to comply with SEPA (Single Euro Payments Area), SDD (SEPA Direct Debit) and the PSD (Payment Services Directive). How SEPA and the PSD are driving transformational change and whether SDD is creating sufficient volumes as a payments instrument.
- **Changing customer relationships.** The emergence of new communication channels and the development of a better customer experience.
- **Alternative payment channels.** What threats and opportunities are posed by new channels such as mobile payments, e-commerce, contactless technology, smart phones, PayPal,...?
- **Innovation.** How can banks harness growth and innovation across mobile payments, e-payments and e-invoicing? How can they embed innovation as part of a new operational culture?
- **Cards.** What are the implications of card acquiring in the retail sector, the growth of prepaid card schemes, and the trend towards a cashless society?

The conference usually attracts over 350 delegates and 40 speakers from throughout the world and spans three interactive and informative days.



Pierre Petit
Deputy Director General
Payments & Market Infrastructure
European Central Bank



Robert Ophele
Director General Operations
Banque de France

Study presentation

The *World Payments Report 2010* produced by Capgemini, The Royal Bank of Scotland and Efma explores the global payments market and the key challenges presented by the evolving payments landscape.

The report focuses on:

- The latest payment trends in Europe, North America and Asia together in addition to discussing regulatory developments such as SEPA/PSD, Basel III, liquidity, anti-money laundering (AML) and anti-terrorism financing (ATF);
- The accelerating transformation of the payments value chain: insights and strategic considerations regarding competitive and cooperative responses to the market environment from outsourcing to partnership strategies and payments hubs.

To download your copy, visit www.capgemini.com/wpr10 or for more information contact payments@capgemini.com.

Keynote speakers



Ruth Wandhöfer

Head of Payment Strategy & Market Policy
Treasury & Trade Solutions EMEA
Citi Global Transaction Services



Detlef Henkel

CEO of Deutsche Card Services &
Head of Cards
Deutsche Bank



Luke Olbrich

Vice President
Head of Debit Europe
MasterCard Worldwide



Gerard Hartsink

Chairman
European Payments Council



Peter Ayliffe

President & CEO
Visa Europe



Martine Brachet

Head of Interbank Relationships Department
Société Générale



Reaping the rewards of cross-border harmony

Pierre Petit
Deputy Director General
Payments & Market Infrastructure
European Central Bank

Following the SEPA journey across Europe: partnerships between stakeholder communities

- SEPA governance model and further changes required
- The SEPA project and future navigation required for its roadmap
- Progress for credit transfers and direct debits; cards, cash, corporates and consumers; m- and e-payments
- Communicating success, progress and future challenges ahead to customers

Peter Ayliffe
President & CEO
Visa Europe

Bringing SEPA to life: what does it mean for consumers and retailers

- Examining what the future of everyday payments for Europe looks like
- Innovate or stagnate: what do banks, retailers, governments and regulators need to do?
- How has the economic recession changed consumer relationship with money?
- Investigating the potential value of card payments for retailers

Paul Stanley
Senior Vice-President
Financial Institutions &
Head of EMEA
First Data

Continuing the SEPA journey: opportunities for incumbents and market entrants

- SEPA, PSD and the impact of increasing competition
- The new business case for incumbents and market entrants
- Product and channel strategy in mature and developing markets
- Leading edge, not bleeding edge: lessons from around the globe

Narinda Viguiier
Head of Strategy &
Interbank Relations
Global Transactions Division
Cedcam
Crédit Agricole Group

SEPA, putting best practice into action: key immediate challenges vs long-term success

- Examining economic changes and implications for managing risk, revenues and higher costs
- Building a resilient SEPA infrastructure to support the next phases of implementation
- Securing growth through customer-centric cards and payments models
- Key barriers to success in implementing SEPA: a banks perspective

Overcoming barriers and starting the road to success

Ugo Bechis
Chairman Board of Directors
EAPS
&
Head of SEPA & Payments
UBI Banca

Building SEPA compliance for an enhanced customer payments experience

- How will SEPA harmonise the payments systems: financial supply chain management and XML formats
- Will your automated operated systems (AOS) be efficient, fit for purpose and glitch-free?
- Managing different customer expectations from corporates to SME's
- Finding a gap amongst the chaos and streamlining efficiencies

Ruth Wandhöfer
Head of Payment Strategy &
Market Policy
Treasury & Trade Solutions EMEA
Citi Global Transaction Services

Living with the PSD

- PSD: alive and kicking?
- Remaining implementation challenges
- Are customers seeing the expected benefits?
- The interdependencies between PSD and SEPA
- What next for PSD: the additional challenges of 2012

Highlights from the *World Payments Report 2010*

Bertrand Lavayssière, Managing Director, Global Financial Services, **Capgemini**
Simon Newstead, Head of FI Market & Business Strategy, **RBS Global Transaction Services**

Meeting the challenges of the evolving payments landscape

- The latest payment trends in Europe, North America and Asia together in addition to discussing regulatory developments such as SEPA/PSD, Basel III, liquidity, anti-money laundering (AML) and anti-terrorism financing (ATF)
- The accelerating transformation of the payments value chain: insights and strategic considerations regarding competitive and cooperative responses to the market environment from outsourcing to partnership strategies and payments hubs

Continuing the regulatory journey: the drive towards innovation

Martine Brachet
Head of Interbank
Relationships Department
Banking Services Division
Société Générale

SEPA Direct Debit: the world's first pan-regional cross-border direct debit instrument

- Latest update and status on the European payments market: reaching critical mass
- The continued role of regulators and politicians
- Innovations and drivers for change in the international payments markets
- Who will be the winners and losers within the cards and payments sector?

European Payments Barometer

Claude Czechowski, President & CEO South & West Europe, **CSC**

Beyond regulatory developments, the catalysts of a not "business as usual" transformation

- The drivers of change: beyond the PSD and SEPA
- New players and repositioning of traditional ones
- New products and services opportunities for all stakeholders including corporates
- Complexity of business cases and roadmap

Round table discussion

Josef Gilger, Head of Competence Center Payments & SWIFT, **HypoVereinsbank**
Beverly Sawyers, VP & Programme Director, SEPA-PSD Programme, **American Express Services Europe**
Coen Voormeulen, Division Director Cash and Payment Systems, **De Nederlandsche Bank**
Narinda Viguier, Head of Strategy & Interbank Relations, **Cedicam, Crédit Agricole Group**

Taking SEPA and PSD forward to develop a new retail payment world

- Regulation of credit transfers and cross-border electronic payment transactions
- The harmonisation of millions of everyday electronic payments from credit transfers, direct debits and payment cards
- Tackling success vs inconsistencies across different regions
- Country by country analysis of legislation from SEPA, SDD and PSD

Beyond SEPA and PSD towards better customer service

Coen Voormeulen
Division Director
Cash & Payment Systems
De Nederlandsche Bank

Working towards increased efficiency in payment systems: an holistic view

- The payments landscape in the Netherlands: no/low interchange fees, active use and promotion of debit cards
- Rationalisation of cash handling and incentives to reduce the use of cash
- Planning for the future and internet payments: making them safe and user friendly
- Integration of aims for providers and users to increase efficiency

Sébastien Slim
VP Global Pre-Sales &
Product Marketing
Welcome Real-time

Preparing customers to move faster towards a post-SEPA world

- Regulations: an opportunity not a threat for the customers
- Re-examining operations and pulling innovation across back and front-end operations
- Finding where banks can make a difference in the new landscape
- Loyalty as a key differentiator for innovative services

Chris Hamilton
CEO
**Australian Payments
Clearing Association**

New approaches to support payment network innovation: next generation connectivity

- "Co-opetition": the evolution of payment systems from utility to network marketplace
- Balancing the need for ubiquity and open access with demand for diverse payment
- Creating a platform for competition, product innovation and network evolution
- Case study: evolution of the Australian payments landscape

Driving cards and payments innovation forward

Robert Ophele
Director General Operations
Banque de France

A pivotal time for retail banking: balancing innovation vs risk with the delivery of a new payment system infrastructure

- 2010/2011: the main challenges, problems and prospects facing banks in Europe
- Regulation of the payments sector from SEPA/PSD/Basel and beyond
- Diversification of funding sources: what steps are being taken by banks to reducing dependence on borrowed capital
- Technology, transformation and growth beyond 2011

Luke Olbrich
Head of Debit Europe
MasterCard Worldwide

Toward a cashless society

- The SEPA debit opportunity
- Innovation for consumers
- Security as a foundation for growth
- Control and money management models
- Relevancy and convenience

Alexandre Hoffmann
Managing Director
PayPal France

Is it the end of the banking world as we know it... and what's the alternative?

- Extending your global reach vs "not too big to fail"
- The new "Eurozone" for cards and payments: where is change coming from and when?
- Should there be a formal separation of retail banking from investment banking?
- Disintermediation of the European financial cards and payments industry

Bernard Delahaye
Vice President
Strategy & Planning
ACI Worldwide

Managing transformation to streamline processes and create agility into your infrastructure

- Driving innovation forward to build a new retail banking solution
- Creating agility whilst reducing costs and managing transformational change
- Payment silos and de-constructing infrastructure
- Preparing to support and retain customers through cost efficiencies in tougher times
- New delivery models in an emerging space

Re-building customer confidence

Nicola Cordone
CEO
SiNSYS

Connecting with customers on a global scale

- Positioning consequences of economic recession for cards and payments business
- Is it possible to achieve a better client relationship through transaction management services?
- Deliver profitable innovation, in mature markets, answering current client needs

Ludovic Francesconi
Innovation Manager
**Groupe
des Cartes Bancaires "CB"**

Identifying drivers for growth and new opportunities in payments markets

- What factors are driving consumer confidence levels and volumes?
- Customer identity management services in the digital world
- Which kinds of services can bring a higher trust level from ecommerce to iphone?
- The increasing convergence: opportunity and barriers to growth

Beyza Selçuk
Director of Marketing &
Business Development
Türk Ekonomi Bankası

Your customer, your brand and your reputation: driving future growth through innovation

- Investing in innovation vs cutbacks on "stand alone" projects
- Examining and benchmarking your brands, products and staff in different locations
- Conducting and forming an updated brand valuation opinion: post recession
- Applying the lessons to build future brand resilience

Sarah Hysén
Product Manager
Swedbank

Key principles of successful payment innovations: e-invoicing and building agility

- e-invoicing: when will it become reality?
- Market opportunities and challenges for banks
- The SME's the real giants of the European economy
- Cloud computing and software-as-a-service as an enabler for the banking industry
- Where is it happening and how will cross-border e-invoicing be supported?



Mobile payments and the business case for becoming virtual



Ron van Wezel
Director, Head of
Emerging Payment Streams
GTB Global Payments
Deutsche Bank

Mobile payments and the business case for banks

- Mobile payment initiatives: what are the successful models?
- For what services are customers willing to pay more?
- How banks can position themselves to generate value by mobile payments
- Smart phones, mobile wallets and iPads: how innovation in handset will drive transactions

Vladimir Pyshniy
First Deputy Chairman
of the Board
Russian Standard Bank

Launching an integrated package of services: combining Internet and mobile banking

- What were the drivers for change and predicted ROI from cradle to grave?
- Overcoming key barriers to adoption: from initial pilot findings and teething out pockets of neutral or negative feedback
- Matching functional need with novelty use
- Building awareness from customers via social networks and "second life" games

Susanne Brønnum
Executive Vice President of
the Cards Division
PBS

Examining the future of mobile payments in the retail landscape

- Mobile: the real time customer terminal
- From contactless cards to mobile services
- m-Payments vs cash
- Drivers and trends in retail payments: the store of the future
- Why has the roll-out of m-payments been slower than anticipated?

Hadi Nahari
Principal Security Architect
eBay

Security models for mobile payments: pushing for adoption and overcoming consumer concerns

- What are the business problems that could be solved easier with this model?
- Tackling the mobile payment primary issue: establishing the end-to-end trust
- Drawing on other examples between mobile infrastructure and a distributed computing environment?
- Cloud computing security and how it could help mobile payment

Engaging the customer in the next generation of payments

Xavier Larduinat
Marketing Communication Director
Secure Transaction
Gemalto

Crossing boundaries between payment, retail and transport

- Leveraging on a contactless infrastructure to deploy multi-services cards solutions
- Web services and hyper-personalisation of the card user experience
- Increasing consumers' reach with retailers partnership

Lionel Baudron
Senior Manager
OnStage Systems
Euro Disney Associates

New retail partnerships: putting NFC into action across Europe, America and Asia

- What have we learnt so far? Transit as the driver for NFC
- Customer adoption and implications for the security and integrity of transactions
- Understanding the complexity of the relationship between banks, operators and manufacturers
- Innovation in NFC and contactless technology: stickers and built-in interfaces

Andy Donelan
Distribution Manager
&
Matt Griffiths
Strategic IT Project Manager
Virgin Trains

What are the practical experiences of e-ticketing for both operator, retail bank and passenger

- e-ticketing for long-distance operators: security, risk elements and higher transaction values
- How do you extend the e-ticket proposition?
- What are limitations to the implementation of a centralised ticketing system?
- Building payment partnerships through e-ticketing and extending to other forms of media

Mapping out a new landscape of card innovation

Sujit "Bob" Chakravorti
Senior Economist
Federal Reserve Bank
of Chicago

Global power plays: will the US card act shift the balance of power across to consumers worldwide?

- What does the US credit card accountability, responsibility and disclosure (CARD) act set out to achieve?
- Will it have more far-reaching implications for all cards, i.e. debit and credit market, in Europe?
- Protecting credit cardholders from certain fee and rate increases
- Restricting late payments fees and charging over-limit fees

Gerard Hartsink
Chairman
European Payments Council

Building the SEPA vision: using electronic channels to offer benefits to payment service users

- What is the long-term goal of the SEPA and how will it deliver "reachability" for consumers?
- Starting with one e-payment scheme enrolled to the SEPA e-payment framework
- Enabling each account holder in SEPA to make e-payments
- Implications for cards and the cards sector
- Examining the use of a SEPA logo by enrolled e-payment schemes to provide a consistent user experience

Round table discussion

Georges Pauget, in charge of the **Monnet** project for French banks
Ugo Bechis, Chairman, Board of Directors, **EAPS**
Dominique Buysschaert, CEO, **PayFair**
Luke Olbrich, Head of Debit Europe, **MasterCard Worldwide**

The interchange rate debate: taking advantage of the upswing to enable growth in the European cards market

- The latest on competition and the interchange fee debate
- Growing market share through innovative products: which products attract new customers and increase spending?
- Expanding in new markets: how can retail banks take part in the lucrative remittance and mobile business?
- Responding to the pressure on the cards business to deliver innovation and product differentiation
- Dealing with declining margins, compliance and the cost of emerging technologies

New efficiencies across card issuing and acquiring

Detlef Henkel
CEO
Deutsche Card Services
& Head of Cards
Deutsche Bank

Fragmented acquiring: a sustainable approach?

- Mono product and country specific solutions
- Acquiring detached from corporate treasury
- Trends and regulations
- A truly sustainable solution and its benefits

Michel Stuijt
General Manager
Market Management
Equens

Current developments in merchant acquiring from a processor's perspective

- Integration of acquiring and acquiring processing
- Merchant connectivity
- Challenges for central acquiring

Martin Königsson
Head of Operations &
Customer support
Nordea Bank

How will acquirers measure the future profitability of their business: the new risk reward ratio

- Improving pricing strategies and sales techniques
- New merchant-facing business models
- Integration of infrastructures and IT
- e-commerce and innovations in payments and the implications for merchants
- Case studies and challenges with project implementation



Cards growth vs challenges



Dominic Hirsch
Managing Director
Retail Banking Research

The future of cash vs payment cards

- Understanding the rise in cashless payments
- The need for a business case for cash substitution
- Impacts of the PSD and SEPA on payments trends
- Role of contactless in changing the payments landscape

Oliver Hommel
Head of Card Strategy &
Card Products
Deutscher Sparkassen-
und Giroverband

Lessons learned: what happens in SEPA if EMV technology fails

- EMV and the factors driving migration
- Trends and developments in payment and ATM frauds
- Is EMV migration the end of the game?
- Preventing identity theft and securing your customer through multiple layers of security measures
- Managing the process of change and communicating with customers

Prepaid card schemes: moving towards the mainstream

Peter Lewis
Oyster Development Manager
Transport for London

Putting the consumer first via smart card contactless propositions: extending its reach through leaner practice and smarter thinking

- Building on a revolutionary change: what needs to happen next
- Examining the Oyster card proposition and working with partners across cards and payments
- Getting ready for a smart future through modernising your back-office support
- Re-engineering your card operations: managing change towards a smarter card propositions
- The future: mobile, financing and partnerships

Speaker to be confirmed

Prepaid cards, remittances and a product range for the underbanked

- Migrant workers and money: how are prepaid cards offering the solution
- Understanding the movement of money and diversity of financial preference
- Prepaid adoption through innovative branding
- Cross-border prepaid enablers: competitive charges and fees

Mohan Jayaraman
Head of Payment Solutions
ICICI Bank

How banks are moving prepaid into the mainstream: generating critical mass

- What is the latest analysis of the global prepaid market?
- Where are the key gaps in the industry to generate more volume?
- Successfully introducing a range of prepaid products: travel cards, payroll cards, general purpose cards and gift cards
- How to position and cater for a variety of customer segments?

Wednesday 15 September

Exhibition hall and cybercafé

A human-scale exhibition will present innovative companies offering tried and tested products and services. This exhibition will be an opportunity for participants to keep abreast of the latest developments and market trends. A fully equipped cybercafé is open to all participants (there is **no wireless**).

Simultaneous translation

Simultaneous translation in English and French will be provided during the sessions. For inquiries about other languages, please contact Efma at marketing@efma.com.

Chair persons

This event will be chaired by

- **Annich McIntosh**, Managing Editor, **C&M Publications** editing *Loyalty Magazine*, *Card World* and *Fraud Watch* newsletters.
- **Dominic Hirsch**, Managing Director, **RBR** editing the *Banking Automation Bulletin*

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Payments Cards & Mobile



8:15	Welcome coffee & registration
9:00	Opening address
9:10	Pierre Petit, ECB
9:35	Peter Ayliffe, Visa Europe
10:00	Paul Stanley, First Data
10:25	Narinda Viguié, Crédit Agricole
10:50	Questions & answers
11:05	Break
11:35	Ugo Bechis, EAPS
12:00	Ruth Wandhöfer, Citi GTS
12:25	Bertrand Lavayssière, Capgemini & Simon Newstead, RBS GTS
12:50	Questions & answers
13:05	Lunch
14:25	Martine Brachet, Société Générale
14:50	Claude Czechowski, CSC
15:15	Questions & answers
15:30	Josef Gilger, HypoVereinsbank Beverly Sawyers, American Express Coen Voormeulen, DNB Narinda Viguié, Crédit Agricole
16:00	Break
16:30	Coen Voormeulen, DNB
16:55	Sébastien Slim, Welcome Real-time
17:20	Chris Hamilton, APCA
17:35	Questions & answers
18:00	End of day one

Thursday 16 September

8:15	Welcome coffee & registration
9:00	Opening address
9:10	Robert Ophele, Banque de France
9:30	Luke Olbrich, MasterCard Worldwide
9:50	Alexandre Hoffmann, PayPal France
10:10	Bernard Delahaye, ACI Worldwide
10:30	Questions & answers
10:50	Break
11:20	Nicola Cordone, SiNSYS
11:40	Ludovic Francesconi, Cartes Bancaires "CB"
12:00	Beyza Selçuk, TEB
12:20	Sarah Hysén, Swedbank
12:40	Questions & answers
13:00	Lunch
14:30	Ron van Wezel, Deutsche Bank
14:50	Vladimir Pyshniy, Russian Standard Bank
15:10	Susanne Brønnum, PBS
15:30	Hadi Nahari, eBay
15:50	Questions & answers
16:10	Break
16:40	Xavier Larduinat, Gemalto
17:00	Lionel Baudron, Euro Disney Associates
17:20	Andy Donelan & Matt Griffiths Virgin Trains
17:40	Questions & answers
18:00	End of day two

Friday 17 September

8:15	Welcome coffee & registration
9:00	Opening address
9:10	Sujit "Bob" Chakravorti Federal Reserve Bank of Chicago
9:35	Gerard Hartsink, EPC
10:00	Questions & answers
10:15	Georges Pauget, Monnet Ugo Bechis, EAPS Dominique Buysschaert, PayFair Luke Olbrich, MasterCard Worldwide
11:00	Break
11:30	Detlef Henkel, Deutsche Bank
11:55	Michel Stuijt, Equens
12:20	Martin Königsson, Nordea Bank
12:45	Questions & answers
13:00	Lunch
14:30	Dominic Hirsch, RBR
14:55	Oliver Hommel, DSGV
15:20	Questions & answers
15:35	Break
16:05	Peter Lewis, Transport for London
16:30	Speaker to be confirmed
16:55	Mohan Jayaraman, ICICI Bank
17:20	Questions & answers
17:35	End of conference



Registration form

Cards and Payments 2010

Paris, 15-17 September

ATTENDEE'S INFORMATION

Mrs Ms Mr. Last name First name.....

Job title

Institution

Address

.....

Tel Fax

email

Assistant's information (or person in charge of the registration)

Last name..... First name.....

email Tel

PRACTICAL INFORMATION

Dates

The conference will begin with a welcome coffee on Wednesday 15 September 2010 at 8:15 a.m. and it will end on Friday 17 September 2010 around 6:00 p.m.

Location

Paris Marriott Rive Gauche Hotel & Conference Center, 17, Boulevard Saint Jacques. 75014 Paris. France. Tel: +33 1 40 78 79 80. Fax: +33 1 45 88 43 93. www.parismarriottrivegauche.com.

Languages

Simultaneous translation in English and French will be provided.

Accommodation

Each participant must pay the cost of his or her accommodation directly to the hotel before departure. Rooms have been provisionally reserved for the nights of 14-15 and 16 September 2010 at the Marriott Rive Gauche Hotel. The cost of a single or double room per night will be 249 euros, including breakfast and taxes.

Once you have registered and received a confirmation from Efma the next day, a link will be provided to book your accommodation. The hotel guarantees room availability and price before Friday 13 August 2010 only. The hotel will automatically bill unoccupied rooms or late cancellations.

Registration

All registrations are strictly personal. You can register for 1, 2 or 3 days. The registration fee covers participation in the conference, documents, lunches, coffee breaks. Registration fees must be paid in full prior to the event. Efma reserves the right to refuse entry to any delegate who has not paid his or her invoice prior to the event. We welcome late-bookers, but credit card information must be provided.

Cancellations

All cancellations must be received in writing. A 20% cancellation fee will be applied to all cancellations received on or before Wednesday 1 September 2010. The full fee will be charged to cancellations made after that date, as well as to delegates who are unable to attend on the day, unless a substitute delegate is provided. Substitutions are accepted at any time.

Registration fee	1 day	2 days	3 days
Member institutions:	<input type="checkbox"/> 800.00 €(956.80 €*)	<input type="checkbox"/> 1,600.00 €(1,913.60 €*)	<input type="checkbox"/> 2,400.00 €(2,870.40 €*)
Non member institutions:	<input type="checkbox"/> 1,200.00 €(1,435.20 €*)	<input type="checkbox"/> 2,400.00 €(2,870.40 €*)	<input type="checkbox"/> 3,600.00 €(4,305.60 €*)
Wednesday 15 September	Regulation	<input type="checkbox"/> I register for day 1	
Thursday 16 September	Innovation	<input type="checkbox"/> I register for day 2	
Friday 17 September	Applications	<input type="checkbox"/> I register for day 3	

* Including VAT 19,6%

Payment

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Signature

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In accordance with Article 27 of the law on the processing of personal data of 6.1.78, the information which you are requested to provide is necessary to enable us to process your registration and is intended for Efma's services. You may access this information and request that it be rectified if necessary.