



## Monday 22 March 2010

### Expert Sessions

13:00	Session 1	Session 2	Session 3	Session 4
	<b>Remittances: Is it a bank's business?</b>	<b>PSD and EMD regulatory impact</b>	<b>E-identity: Should banks take the lead?</b>	<b>Payments in Europe: Practical strategies for bankers</b>
	Session moderators: Jaap-Jan Nienhuis (Innopay), Charles Bryant (EBA) in cooperation with Western Union	Session moderators: Jelle Frodo Huisman (Innopay), Krzysztof Korus (deLege)	Moderator: Vincent Jansen (Innopay), in cooperation with Atos Worldline	Moderator: Gerard De Moura (Galitt),
	Topic samples: - Understanding remittance services - The changing remittance market - Goto market strategies for banks	Topic samples: - Status on Payment Services Directive and E-Money Directive - Clarity on the interpretations of new regulation - How to anticipate	Topic samples: - Industry update - Where is the business case for e-invoicing per segment? - What are the logical first steps? - What are the pitfalls / mistakes to avoid?	Topic samples: - Key characteristics of markets - Client behaviour - Opportunities in an open market - Will SEPA really change things?
	<i>Format:</i>			
	- introduction participants and (personal) objectives			
	- professional briefings			
	- discussion			
	- break out			
<b>15:00</b>	Break			
<b>15:30</b>	Sessions (part 2)			
<b>17:30</b>	Closing of sessions			
<b>18:00</b>	Florin 2010 'Best Product Pitch' contest, in collaboration with SWIFT-Innotribe			
<b>19:00</b>	Opening party in Conference Lounge (drinks & finger food)			
<b>21:30</b>	Closing			



Tuesday 23 March 2010

8:30 Reception and coffee at Conference Lounge

<b>9:00</b>	<i>Douwe Lycklama,</i> CEO Innopay  <i>Harry Smorenberg,</i> CEO SCC	Welcome  Opening
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Setting the stage: keynote opening

<b>9:05</b>	<i>Renier Lemmens</i> CEO PayPal Europe	Keynote opening by PayPal <ul style="list-style-type: none"> <li>• The role of banks in transactions</li> <li>• Future of innovation</li> <li>• Opportunities and challenges that lie ahead</li> </ul>
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<b>9:40</b>	<i>Séverin Cabannes</i> Deputy CEO Société Générale  <i>TBD</i>  <i>Marc Carlos</i> Head of Payment Systems and Flows, Crédit Agricole  Moderator: Hervé Sitruk	Financial Logistics: the new perspective for transaction bank <ul style="list-style-type: none"> <li>• From payments to financial logistics</li> <li>• New value opportunities</li> <li>• Cross industry cooperation</li> <li>• Where banks can make a difference</li> </ul>
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10:30 Break Conference Lounge

<b>11:00</b>	<i>Régis Massicard</i> Head of Payments Marketing & Strategy, Atos Worldline	Innovation: eSEPA as way forward <ul style="list-style-type: none"> <li>• Client centric banking as new paradigm</li> <li>• Integrated service delivery: no silo's</li> <li>• Innovation re-invented</li> </ul>
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<b>11:30</b>	<i>Gerard Hartsink</i> Chairman, European Payments Council	SEPA End date: will this be the start? <ul style="list-style-type: none"> <li>• Where do we stand?</li> <li>• Added value for corporates, SME and consumer</li> <li>• Innovation beyond SEPA: will eSEPA finally happen?</li> </ul>
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<b>12:00</b>	<i>Fred Bär</i> Managing director Euro services, VocaLink	SEPA: Coming out of the doldrums? <ul style="list-style-type: none"> <li>• The crisis as opportunity</li> <li>• SEPA will speed up</li> <li>• Winners will emerge</li> </ul>
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**Tuesday 23 March 2010, continued**

12:30	Lunch	Coffee after lunch in Conference Lounge
14:00	<i>Ernst Verbeek</i> CEO Trionis	Card Schemes in Europe: Consolidation or Proliferation <ul style="list-style-type: none"><li>• Force for change</li><li>• New entrants</li><li>• Sustainable value propositions</li></ul>
14:30	<i>Luke Olbrich</i> (Maestro) <i>Nicolas Ancot</i> (V PAY) <i>Bernard Dutreuil</i> (Monnet) <i>Pierre Orban</i> (Payfair) <i>Lars Tebrügge</i> (EAPS)	Debit card panel: will the landscape finally change? <ul style="list-style-type: none"><li>• Challenge consumer behaviour</li><li>• Impact of interchange</li><li>• Innovation agenda</li></ul>
15:40	Break	Conference Lounge
16:10	<i>Panel moderated by Christophe Dolique</i> , SVP innovation, Ingenico  The panel consists of a representative of payment service provider, acquirer, merchant, scheme and vendor	Retail Payments: the value chain is the network <ul style="list-style-type: none"><li>• Merchant needs versus regulatory push</li><li>• Players taking new positions</li><li>• SEPA as opportunity?</li></ul>
17:10	TBD	Florin Awards 2010 Ceremony brought to you by EPCA conference and The Paypers
17:30	Cocktail party at Conference Lounge	
20:00	Evening program at the Disneyland park	

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**Wednesday 24 March 2010**

**8:00** Reception and coffee at Conference Lounge

Setting the stage

<b>8:30</b>	<p><i>Christoph Uzureau,</i> Research Director, Banking and Investment Services, Gartner</p>	<p>Key principles of successful payment innovations</p> <ul style="list-style-type: none"> <li>• What are the most relevant payments innovations for banks</li> <li>• What can Europe learn from experiences in APAC and South America</li> <li>• Why a payment value chain approach is essential to succeed with payment innovations</li> <li>• Why banks should become Independent Payment Advisors to leverage third party solutions</li> </ul>
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<b>9:00</b>	<p><i>Kevin Keen</i> Western Union</p>	<p>Strategic alliances: access to the growing remittance market</p> <ul style="list-style-type: none"> <li>• Examining the business rationale for banks</li> <li>• The Remittance market; what opportunities are there?</li> <li>• Strategies to capture value across the migrant lifecycle</li> <li>• Role of strategic partnerships</li> </ul>
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**9:30** Break at Conference Lounge

<p>Track 1: <b>Cards, mobile and innovation</b></p>	<p>Track 2: <b>Corporate track: e-invoicing</b></p>
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<p><b>10:00 Mobile innovation bazar</b> <i>Speakers to be decided</i> A selection of innovations in mobile and Near Field Communications (NFC). Serkan Ülgen: Manager Cards Yapi Kredi Bank</p> <ul style="list-style-type: none"> <li>• What is it?</li> <li>• What value for every stakeholder</li> <li>• Lessons learned</li> </ul>	<p><b>E-invoicing: will it finally happen?</b> <i>Charles Bryant</i> Senior Advisor Euro Banking Association</p> <ul style="list-style-type: none"> <li>• Status of the various initiatives?</li> <li>• How to engage SMEs?</li> <li>• Where is it happening</li> </ul>
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<p><b>10:30 Mobile innovation base (cont'd)</b> <i>Lionel Baudron, Disneyland Paris</i> <i>Patrice Hertzog - Credit Mutuel</i> NFC payments for Disney A case study</p>	<p><b>Cross-border e-invoicing</b> <i>Christiaan van der Valk</i> <b>TrustWeaver</b></p> <ul style="list-style-type: none"> <li>• Why doesn't the obvious just happen?</li> <li>• Legislation: inhibitor or activator?</li> <li>• Problem solved, let's get on with business</li> </ul>
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**11:00** Short break at Conference Lounge



Wednesday 24 March 2010, continued

11:15	<p><b>Payment innovation</b></p> <p><i>Speaker to be decided</i></p> <ul style="list-style-type: none"> <li>• New needs addressed</li> <li>• Better proposition for merchants and buyers</li> <li>• Entry strategies</li> </ul>	<p><b>Financing innovations</b></p> <p><i>Sarah Jones, Bottomline Technologies</i></p> <ul style="list-style-type: none"> <li>• Leverage the information supply chain</li> <li>• Optimal working capital and credit risk management</li> <li>• Innovation in Supply Chain Finance</li> </ul>
11:45	<p><b>Pre-paid cards: serving the unbanked and the unsure</b></p> <p><i>Speaker to be decided</i></p> <ul style="list-style-type: none"> <li>• Who uses pre-paid cards?</li> <li>• Incentives for market parties</li> <li>• Developments in the field</li> </ul>	<p><b>Compelling propositions for SEPA</b></p> <p><i>Speaker to be decided (corporate)</i></p> <ul style="list-style-type: none"> <li>• What will it take for SMEs?</li> <li>• When will value be unlocked in the organisation</li> <li>• Why should companies move now?</li> </ul>
12:15	<p><b>The persistence and future of cash</b></p> <p><i>Dr. Malte Krüger, PaySys Consulting</i></p> <ul style="list-style-type: none"> <li>• Why is cash still being used?</li> <li>• Will we still be using it in 10 year time?</li> <li>• The business case of cash</li> </ul>	<p><b>Corporate authentication</b></p> <p><i>John Bullard</i></p> <ul style="list-style-type: none"> <li>• Re-use of banking credentials</li> <li>• How to avoid a drawer full of tokens</li> <li>• Case study</li> </ul>
12:45	Closing of Conference, followed by lunch	

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