



ACU Conference 2003  
Kota Kinabalu, 15-17 October 2003

# Profit From Change: Payment Systems Revolution Is Here

- Enhance your understanding of IT outsourcing, information security and managing fraud
- Learn from the best in payment systems technology
- Participate in stimulating discussion...and 'power' networking opportunities with industry peers!

**Schlumberger**  
WORLDWIDE IT PARTNER





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## Arrival Day (15 October)

7.00pm

**Welcome Cocktail and BBQ Dinner**

*Lim Chin Leong, President, SchlumbergerSema Asia*

## Day 1 (16 October) "IT Trends in the Banking Industry Today"

One of the most talked about topics in the banking industry! **LEARN** from experts in business transformation via EMV migration process and its impact on banks, merchants and consumers. **GLEAN** strategies for applications outsourcing.

TIME	TOPICS
8.30am	<p><b>Welcome address:</b></p> <ul style="list-style-type: none"><li>• Introduction to theme of ACU - "Profit from change: The Payment Systems Revolution Is Here"</li><li>• Addressing the aim of ACU conference</li></ul> <p><i>Winarto Widjaja, Vice President, Division Head, Card Center, Bank Internasional Indonesia (2003 ACU committee member)</i></p>
8.45am	<p><b>Asia Pacific financial IT services trends</b></p> <p>The current economic environment has led most FSPs to focus on cost reduction. IT services providers must offer solutions that help Asia/Pacific FSPs maintain margins by controlling costs.</p> <ul style="list-style-type: none"><li>• What IT services are available for banks</li><li>• What are the IT initiatives in banks today</li><li>• How can banks integrate IT strategies to improve productivity and reap other benefits</li></ul> <p><i>Puni Dharma Rajah, Vice President for A/P Research, IDC</i></p>
9.30am	<p><b>Business transformation via EMV – impact on banks, merchants and consumers</b></p> <ul style="list-style-type: none"><li>• Unveiling experiences, impact and outcome of EMV migration</li><li>• Presenting challenges and issues related to EMV deployment</li><li>• Review possible strategies to overcome these hurdles</li></ul> <p><i>Craig Glendenning, Director – Vendor Relations &amp; Chip, Visa International</i></p>
10.15am - 10.45am	<b>TEA BREAK</b>
10.45am	<p><b>Case Study – EMV Implementation by a bank</b></p> <p><i>Hong Leong Bank, Malaysia</i></p>
11.30am	<p><b>Expanding possibilities with Smart Card technology</b></p> <ul style="list-style-type: none"><li>• Fighting against the real fraud and the potential fraud</li><li>• Technologies to enable personalized multi-application smart cards</li><li>• Expanding beyond the conventional EMV eg, loyalty programmes, co-branding, etc</li></ul> <p><i>Philippe David, e-transaction Cards General Manager, South Asia &amp; China, Axalto</i></p>



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12.15pm	<b>Consumer behaviour and technology driving applications outsourcing in the finance industry</b> <i>TBC</i>
1.00 - 2.00pm	<b>LUNCH + NETWORKING</b>
2.00pm	<b>Security and protection of intellectual property when outsourcing IT services</b> The following areas will be explored in this presentation: Outsourcing initiatives, guiding principles, governance model, service level management, spirit of contracts, severity escalation process. <i>Ronald Cheng, Project Executive, IBM Global Services</i>
2.45pm	<b>Choosing the right vendor for your applications outsourcing initiatives</b> <ul style="list-style-type: none"><li>• Highlight outsourcing market drivers</li><li>• Evaluating internal resources and outsourcing partners</li><li>• Critical success factors</li><li>• Managing an outsourcing initiative using a governance model</li><li>• What are the legal implications to be aware of</li></ul> <i>Puni Dharma Rajah, Vice President for A/P Research, IDC</i>
3.30pm - 3.45pm	<b>TEA BREAK</b>
3.45pm	<b>Breakout Sessions (4 Groups):</b> <ul style="list-style-type: none"><li>• Discuss issues and challenges in applications outsourcing</li><li>• Evaluate the effectiveness of various applications outsourcing methodologies</li></ul> <i>Lead by Group Facilitators</i> <i>Moderator: Jay Hotti, Principal Consultant, Product Strategy, SchlumbergerSema</i>
4.30pm	<b>Presentation of group findings (10 mins per group)</b> <i>Presented by Facilitators</i> <i>Moderator: Jay Hotti, Principal Consultant, Product Strategy, SchlumbergerSema</i>
5.15pm	<b>END OF DAY 1 ROUND UP</b> To close the day's proceedings by re-capping main points and setting the tone for the next day. <i>Adnan Amjad, VP, Consulting &amp; Systems Integration, SchlumbergerSema ASA</i>
7.30pm	<b>"SABAH HARVEST" DINNER + NETWORKING</b>

## Day 2 (17 October): "Payment Systems – The Path Forward"

Payment system is now an integral part of any bank's relationship with its customer. **LOOK OUT** for new technology, business and consumer drivers that shape the future of card payment system. **LEARN** about scalability, simplicity, transparency and convenience from payment system experts. **HEAR** expert views on multiple applications smart card – turning data into revenue driver.

TIME	TOPICS
8.45am	<p><b>Opening – Introduction of Day Two's agenda</b> <i>Adnan Amjad, VP, Consulting &amp; Systems Integration, SchlumbergerSema ASA</i></p>
9.00am	<p><b>Payment systems solutions: Achieving scalability, simplicity, transparency and convenience</b></p> <ul style="list-style-type: none"> <li>• What do banks want in a card payment system</li> <li>• Establish issues faced by the card center community (to win over customers): Cost, time-to-market, ease-of-use, ability to evolve the system</li> <li>• What are some of the ways that can help banks in the area of customer retention</li> <li>• How technology, business and consumer trends shape payment systems today</li> </ul> <p><i>TBC</i></p>
9.45am	<p><b>Adoption of information security management systems to reduce fraud in financial institutions</b></p> <ul style="list-style-type: none"> <li>• Fraud minimization through detection and monitoring systems</li> <li>• Prevention of fraud recurrence through technological and process controls</li> </ul> <p><i>Cheng Ket Chun, Vice President, Security &amp; Risk Management, SEA, MasterCard International</i></p>
10.30am - 10.45am	<b>TEA BREAK</b>
10.45am	<p><b>Information security: The challenge of user convenience</b></p> <ul style="list-style-type: none"> <li>• What are the threats to information security</li> <li>• What are the information security issues facing the banking industry today</li> <li>• How do we integrate information security strategies with the overall IT plan</li> <li>• What kind of investments do we need in the area of information security</li> </ul> <p><i>John Crossley, Business Development Manager, SchlumbergerSema Asia</i></p>
11.30am	<p><b>CardLink Product Updates</b> <i>Yah Chwee Don, CardLink Product Manager, SchlumbergerSema Asia</i></p>
12.15pm	<p><b>Closing Address</b></p> <ul style="list-style-type: none"> <li>• Summary of the potential and future of payment systems technologies</li> <li>• Review and re-cap of various findings amongst participants</li> <li>• Importance of technology in driving business transformation in financial sectors</li> </ul> <p><i>Manuel Santiago, First Vice-President &amp; General Manager, Union Bank of the Philippines (ACU committee)</i></p>
12.30 pm - 1.30pm	<b>LUNCH + NETWORKING</b>
2.00pm	<p><b>Social and Recreational Activities</b> <i>See next page</i></p>



## Social and Recreational Activities

### 18-Hole Golf Game At Dalit Bay Resort and Country Club

A scenic display of tropical greenery at its best, the 18-hole par 72 course challenges golf enthusiasts with its numerous waste bunkers and wetlands hazards. Its splendid setting borders the meandering Tambalang and Mengkabong rivers, whilst showcasing majestic Mount Kinabalu. The 18-hole championship course is designed by Ted Parslow of E & G Parslow and Associates who is responsible for some of the most attractive courses in Asia



### Half-Day City Tour with Shopping

Tour the various scenic cultural and historical sites of Kota Kinabalu! You will get to visit the Chinese Buddhist Temple (Goddess of Mercy), the newly built Blue Mosque, and the Signal Hill where you will enjoy a panoramic view of the city. Shopping stops will be made at the Filipino Market where local handicrafts of diverse shapes and colours await you. You will also visit Wisma Merdeka where some of the best frozen seafood in Malaysia can be found.



### Half-Day Island Hopping

Spend the day swimming, feeding fishes, snorkeling, diving or simply relaxing on three beautiful sun-bathed beaches of Sapi, Manukan and Manutik islands. Enjoy a picnic by the beach and surround yourself with pristine waters teeming with abundant marine life.

