


14th Annual ACU Conference Cairns, Australia • 19 - 22 July 2006

As technology continues to evolve at an amazing speed, offering greater convenience while providing a variety of payment options for consumers, *E-Payment* and *M-payment* are no longer strangers to savvy consumers. But will their popularity pick up in Asia? Regulatory and compliance issues will be vital for the banks. How will you proactively manage the complexities of *risks* while maintaining an effective and practical workflow?

Future Mode of Payments



Who Should Attend

- Senior Management of Retail Banks
- Head of Card Centres
- IT & Operations Managers
- Bank Analyst
- Institutional Investors

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WHY ATTEND THE ACU CONFERENCE

Now in its 14th year, the ACU Conference provides a platform for members to be kept updated on standards, regulations, trends and issues affecting the industry. This conference brings experts and banks together to discuss the key issues facing the industry and provides an excellent peer networking opportunity for banks from all over Asia Pacific.

WHAT YOU CAN EXPECT FROM THE ACU CONFERENCE

- Share case studies in the payment systems industry from different markets.
- Updates on new challenges and developments in the payment systems market.
- Engage in interactive breakout sessions for participants to discuss on key areas in payment systems.

14th ACU Conference Programme Agenda

| Day 1 | | Thursday, 20 July 2006 | |
|----------------|--|---|--|
| 7.30am onwards | | Breakfast | |
| 8.45am | | Registration | |
| 9.00am | | Event Administration | |
| 9.05am | | Welcome Address <i>Mr Sumeth Thipayarat, Senior Vice President & Manager, Bangkok Bank, ACU Committee Chairman</i> | |
| 9.15am | | Asia Pacific Credit Card Markets <ul style="list-style-type: none"> • Asia regional credit card landscape • Markets overview <i>Howard Allen, Chief Executive, Lafferty Group Asia Pacific</i> | |
| 9.45am | | Expanding your revenue channels with next generation of payments <ul style="list-style-type: none"> • Global phenomenon for Mobile / Internet payments • Success in Europe • Expanding new markets with new channels <i>Patrick Juffern, International Business Development Manager, Atos Worldline</i> | |
| 10.15am | | Tea Break & Group Photo Taking | |



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Day 1

Thursday, 20 July 2006

10.45am

Leveraging systems & technology to support business strategies

- Establish effective and clear objectives for systems & technology
- Extend ROI by integrating existing and new systems & technologies
- Using technology to support product rollouts and expand new markets

Ramesh Narayanaswamy, Senior Manager Systems Development Consumer Banking Technology, Standard Chartered Bank

11.15am

Interactive breakout session A

1. Changing Payment Trends in Asia – How does the credit card industry handle these changes?
2. Expanding your revenue channels with next generation payments – what are the opportunities?
3. Leveraging systems & technology to support business strategies – what is the role of IT in the card centre?

12.15noon

Lunch

2.00pm

Achieving High-Performance Banking in the 21st Century

- Evolution of iSeries / System i5
- Advantages of using iSeries / System i5 in cards payment processing environment

Maresh C Ramanayake, Marketing & Solutions Executive - System i, IBM Asia Pacific

2.30pm

Tools to measure your performance and support your new business strategies

- Challenges in Information Integration Projects
- Best practices and case studies

Mr Vivek Agarwal, Director (Asia Pacific), Saksoft



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3.00pm

Tea Break

3.15pm

Interactive breakout session B

1. Is BPO of credit card payment services right for your organization?
2. Achieving High-Performance Banking: What do banks expect from technology?
3. Tools to measure your performance and support your new business strategies: How can Business Intelligence bring business value?

4.15pm

AO Finance Product Updates

- **CardLink**: Mr Yah Chwee Don, Director of Finance Solutions, Asia Pacific, Atos Origin
- **ASCCEND & SemaCard** : Mr Andy Lam, Product Manager, Atos Origin

5.15pm

End of Day 1

6:30pm

"Dates in the Dark" Dinner



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Day 2

Friday, 21 July 2006

7.30am onwards

Breakfast

9.00am

6 steps of identifying and circumventing fraud. What can be done to get ahead of fraud?

- Credit card fraud can no longer be wholly contained by chip/Pin or any other prevention technology
- While completing rollouts of the new cards, banks must also continue to evolve their anti-fraud strategies across numerous dimensions.
- Implementation of new measures that provide visibility, detection and investigative support.
- The 6 measures to get ahead of the fraud threat

Kevin Koh, Consultant of Risk Management Consulting, Atos Origin

9.30am

Worldwide Trends and Techniques in Customer Management

- What are the financial institutions demanding from customer management and why?
- Challenging future ahead for Western Issuers

Brad Jolson, Director, Global Risk Management Solutions, Fair Isaac

10.00am

Innovative Payment Programs and Designs: The Way of the Future!!

- Contactless payment versus Traditional payment
- The Axis of Creativity
- Review of previous implementations

Ch'ng Soo Keat, Vice President, Technology & Operations, MasterCard International – Asia Pacific Region

10.30am

Tea Break



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10.45am

Interactive breakout session C

1. Fraud challenges facing credit card industry – what are the best practices and how can they be adapted in each country?
2. Wireless payments – what to expect and is this a practical option? How can Asia deploy these measures?
3. Credit risk management – striking a balance between increasing revenues and controlling losses.

11.30am

Trends & Initiatives for Payment Executives 2006/7

- Key initiatives for Asia banks
 - Supporting your specific business strategies with IT initiatives
- Cyrus Daruwala, Director Asia Pacific, Financial Insights*

12.00noon

Closing Address

12.15pm

Lunch

1.15 – 5.30pm

Half-Day Kuranda Tour (complimentary)



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About Cairns



Cairns, Tropical North Queensland is as diverse in natural treasures as the cosmopolitan mix of cultures and peoples. It is also home to over 1,000 islands in the Great Barrier Reef, which can be easily accessible from the main centre of Cairns.

Golf is as popular in North Queensland as it is elsewhere around the world. The climate and lushness of the courses is an added bonus in North Queensland.

For more information, please visit <http://www.acugroup.org>