

Closing date
for registration :
16 July 2007

Conference seats
are limited -
first come
first served

1-4 August 2007 • Siem Reap, Cambodia



15th ANNUAL ACU CONFERENCE AGENDA

“The Credit Card Profitability Challenge”

Who Should Attend

- Senior Management of Retail Banking
- Regional & National Heads of Card Businesses
- Card Centre Managers
- Managers of IT & Operations
- Heads of Marketing
- Product Development Managers
- Bank Analysts
- Industry Consultants
- Institutional Investors

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Since the first conference held in 1992, the annual ACU Conference has been providing the card industry users / players a platform for interaction and knowledge exchange.

Themed **“The Credit Card Profitability Challenge”**, the conference will provide a platform for delegates to view the credit card industry from a different perspective, to better understand the challenges and to realize untapped opportunities.

WHY ACU CONFERENCE?

Quality presentations from international and regional speakers

The ACU Conference offers insightful presentations from international and regional speakers sharing their real-life business experiences, giving you a balanced perspective of global and local views of the payment industry.

The conference also offers breakout sessions where delegates are divided into smaller groups to allow free-flow of ideas/discussions on selected key topics.

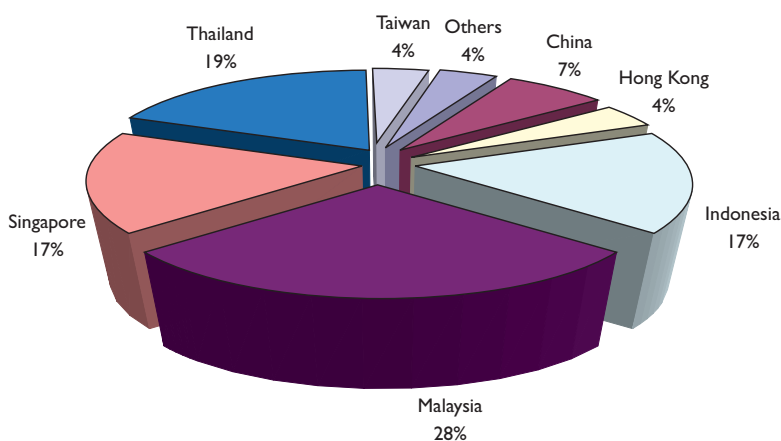
Networking opportunities

Be it at the presentations or during the relaxing environment at the welcome cocktail and themed dinner, there is every moment for you to meet or develop new relationship with fellow conference delegates.

Mutual sharing of knowledge and initiatives amongst delegates across the region

With approximately over 60 credit card executives from banks / financial institutions and speakers attending the ACU Conference, intriguing ideas, real-life experiences and knowledge will be shared and discussed during the conference and the interactive breakout sessions.

ACU Conference 2006 - Delegate Profile by Country



“Very well organised, good content, valuable inputs / updates. Great conference”

- **Stephanie Arvianti, Head of Consumer Banking Operations, ABN AMRO Bank Jakarta**

“Good session - well organised”

- **Ch'ng Soo Keat, Vice President, Technology & Operations, MasterCard International**

Day 1 • Thursday, 2 August 2007

Time	Activity/Description
7.30 am onwards	Breakfast
8.45am	Registration
8.50am	Event Administration
9.00am	Welcome Address <ul style="list-style-type: none"> • Gan Kheng Chai, ACU Committee Chairman, RHB Bank, Malaysia
9.10am	Keynote speech
9.30am	Meeting the Marketing Challenges for Cards in Competitive Markets <ul style="list-style-type: none"> • Joanne Robinson, Managing Director Cards Payments & Consumer Finance Division, VRL KnowledgeBank
10.00am	Payment Beyond Asia (Europe) – SEPA and the new paradigm <ul style="list-style-type: none"> • Eric Maurel, Market managers' Director, Atos Worldline
10.30am	Tea Break & Group photo taking
11.00am	Strategies and Activities for Payment Markets in Asia, and Advanced Technologies in Global Market <ul style="list-style-type: none"> • Tsuyoshi Notani, Managing Director, JCB International (Thailand) Co.,Ltd.
11.30am	Interactive breakout session A <ol style="list-style-type: none"> 1 What challenges do you face in cards marketing in your country? 2 Lessons learnt from challenges and issues in payments beyond Asia 3 Front, Middle & Back office. Where & How do you prioritize your resources?
12.30 noon – 1.55pm	Lunch
2.00pm	Co-Branding: Leverage on a loyalty program <ul style="list-style-type: none"> • Lim Kim Heng, Managing Director, SenHeng Electric (KL) Sdn Bhd
2.30pm	User Case Study: CardLink Migration Experience <ul style="list-style-type: none"> • Desmond Wong, RHB Bank, Senior Manager
3.00pm	Tea Break
3.15pm	Interactive breakout session B <ol style="list-style-type: none"> 1 Running a global credit card operation, what are the critical issues? 2 Co-Branding. Are two brands better than one? 3 How do you foresee Asia's potential for Commercial / Corporate Cards?
4.15pm	Atos Origin Product Breakout session: <ul style="list-style-type: none"> • CardLink - Mr Yah Chwee Don, Director of Finance Solutions, Asia Pacific, Atos Origin • ASCCEND - Mr Andy Lam, Product Manager, Atos Origin
5.15pm	End of Day 1
6.30pm	Cultural Night themed Dinner

Day 2 • Friday, 3 August 2007

Time	Activity/Description
7.30 am onwards	Breakfast
9.00am	Infrastructure Simplification in the Banking Industry • Mahesh Ramanayake, Marketing & Solutions Executive - System I, IBM
9.30am	Business Intelligence: Converting Data to Profit • Vivek Agarwal, Regional Sales Director (Europe and Asia), Saksoft
10.00am	Making Acquiring Pay: Increasing profitability through innovation • Ben Shaughnessy, Client Director, Euronet Essentis
10.30am	Tea Break
10.45am	Consumer Trends in Payments: Leaving the Competition Behind • Cyrus Daruwala, Managing Director Asia Pacific, Financial Insights
11.15am	Interactive breakout session C 1 When and where is Business Intelligence in Your Centre? 2 How do you get more from your IT Infrastructure Investment? 3 The tools for business success - how do you maximize growth whilst controlling cost
12.15pm	Closing Address
12.30pm	Lunch
1.15 – 5.30pm	1. Half Day Angkor Wat Tour (complimentary) OR 2. **18-Hole Golf Game at Phokeethra Country Club

Please note that all speakers and topics are confirmed, unless otherwise stated. The agenda is subject to change at the discretion of the ACU Conference organising committee.

**** Cost of Golf Game on 3 August 2007 to be paid by golfer**

Cost per golfer = USD 120.00 or SGD 192.00

The cost is inclusive of the following items:

- Green fee
- 2 way transfers between hotel and golf course
Buggy (2 golfers per buggy)

** For those who are interested in the golf game, please confirm your attendance with iMarketing Associates by **26th July (Thursday) 2007.**



CAMBODIA

The Kingdom of Cambodia can finally welcome visitors with open arms! After about 25 years behind closed doors, Cambodia is now an excellent destination for tourists. Kampuchea, as it is known by local Khmers, is a country in transition.

SIEM REAP

GATEWAY TO THE TEMPLES OF ANGKOR

Nestled between rice paddies and stretched along the Siem Reap River, the small provincial capital of serves as the gateway to the millennium-old temple ruins of the. The area has been receiving foreign visitors to the temples for over 100 years. The town is actually a cluster of old villages, which originally developed around individual, and later overlaid with a French colonial-era center. Note the colonial and Chinese style architecture in the town center and around the Old Market.



THE TEMPLES OF ANGKOR

The temples of Angkor are no doubt among the most astonishing architectural achievements ever made by humankind. It was from Angkor that the great Kings of the Khmer Empire (from 9th to 15th century) ruled area covering most of what is now Thailand, Vietnam, Laos and Cambodia. After falling to rising Thai empire



in 1432, Angkor was abandoned by the Khmers and slowly forgotten in the midst of the jungle in following centuries. The temples were rediscovered in 1860 by French explorer Henri Mouhot and slowly but surely visitors found their way back to admire the beauty of Angkor temples



ANGKOR WAT:

Regarded as the supreme masterpiece of Khmer architecture, it is a huge pyramid temple built by Suryavarman II between 1113 and 1150. It is surrounded by a moat 570 feet wide and about four miles long. The mass of bas-relief carving is of the highest quality and the most beautifully executed in Angkor. Angkor Wat, meaning "The city that is a temple."

THE BAYON:

A massive temple complex built by Jayavarman VII between 1181 and 1220. It features 3,936 feet of superb bas-relief carving and mysterious Buddha faces carved on the towers of the third level.

TA PROHM:

It is one of the most beautiful of the Khmer temples as it has not been restored, but has been left surrounded by jungle. It was built by Jayavarman VII in the later 12th century. At Ta Prohm you can feel like Indiana Jones. It's the temple that's the most overgrown with Jungle Book-like foliage. And even though it has been looted in recent years, Ta Prohm still looks like it must have when Henri Mouhot rediscovered it in 1860.

