



LAST DAY
to register:
10 Aug 2008
Conference
seats are
limited!

16th ANNUAL ACU CONFERENCE

27 to 30 August • Bali, Indonesia

The Laguna Resort & Spa

Profit Strategies For The New Card Payment Landscape



WHO SHOULD ATTEND

- Senior Management of Retail Banking • Heads of Cards / Card Strategy • Senior Managers of IT & Operations
- Senior Business Development Managers • Product Development Managers • Bank Analysts
- Industry Consultants • Institutional Investors

Supported by:

Conference Advisor:

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Why attend an 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.

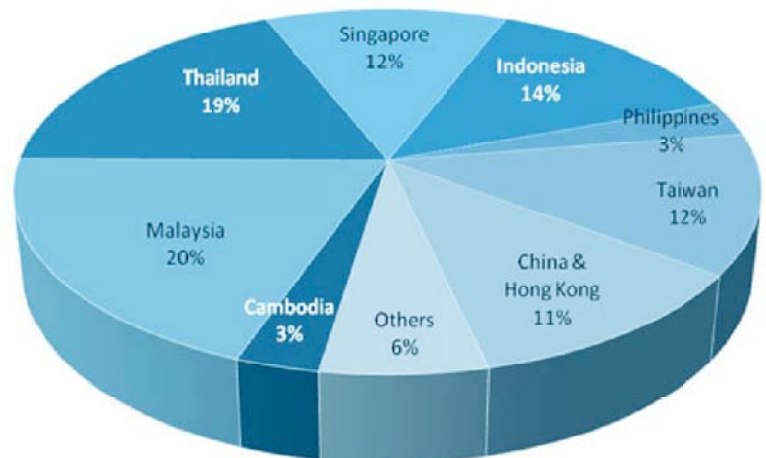
Networking opportunities

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 2007 Delegate Profile by Country



Welcome to THE LAGUNA RESORT & SPA

Kawasan Pariwisata, Nusa Dua Lot N2, Bali 80363, Indonesia

T: +62 361 771 327 F: +62 3617 71 849

The Laguna Resort & Spa, formerly known as the Sheraton Laguna, was upgraded to full membership of The Luxury Collection, part of Starwood Hotels and Resorts Worldwide. The name change took effect from September 1, 2006.

The resort encompasses 7 hectares of beautifully landscaped tropical gardens with meandering walkway, relaxing Balinese gazebo, and boasting 5,000 square metres of blue lagoons.

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Profit Strategies for the New Card Payment Landscape

Card Payments are intrinsic to banking but, at an industry level, are unprofitable.

Card issuers in Asia Pacific are operating in an increasingly competitive environment. Cards have become a commodity offering with revenue being reduced has reduced to paper-thin margins and compounded by more non-banking institutions entering the payment space.

Besides introducing value-added services to differentiate a commodity offering, banks will need to change to drive greater efficiency, market expansion and greater share of the consumers' wallet.

Will your card payment strategies be able to keep up?

Note : The agenda is subject to change at the discretion of the ACU Conference organising committee.

ARRIVAL - Wednesday, 27 August 2008

6.30 pm onwards

WELCOME COCKTAIL & DINNER

DAY ONE - Thursday, 28 August 2008

7.30 am onwards

BREAKFAST

8.45am

Registration

8.50am

Event Administration

9.00am

Welcome Address

9.10am

Keynote Speech

Mr Dodit W Probojakti, Executive Board member of AKKI / COO, GE Money Indonesia

9.30am

Cards & Payments in Asia Pacific

- Changing trends in consumer payments and the evolution of the value chain
- An overview of the Asia Pacific's cards market share
- Growth opportunities within Asia Pacific

Mr Howard Charles Allen, CEO Lafferty Group, Asia Pacific

10.00am

The Tipping Point of Achieving Profitability in Outsourcing

- What Builds or Breaks an outsourcing project
- Determining what is Core for your organisation
- Vendor relationship

Mr Alex G. Ilagan, Senior Vice President, Retail Credit Group, East West Banking Corporation Philippines

10.30am

TEA BREAK & GROUP PHOTO

11.00am

Co-branding: The Alternative Branding Strategy for Competitive Advantage

Ms Katrina Stuart, Vice President of Business Development, American Express

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DAY ONE - Thursday, 28 August 2008

1130am	<p>Interactive Breakout Session A</p> <p>Track 1 : Payment trends across Asia and dealing with threats from non-banking issuers. <i>Mr Howard Charles Allen, Lafferty</i></p> <p>Track 2 :What are the classical ingredients for a successful co-branding? What works & what fails? <i>Ms Katrina Stuart, Amex</i></p> <p>Track 3 : How to maximize your Card Profitability in Turbulent Times <i>Mr Joshua Koh, Fair Isaac</i></p>
12.30pm – 1.55pm	LUNCH
2.00pm	<p>A Faster and Greener Way for Payment</p> <ul style="list-style-type: none"> • Leverage on your system's capabilities to improve performance of solutions • How does can technology drives efficiency and product differentiation for entering new markets? • Doing more with less - Strategies for going Green <p><i>Mr Abele Stoelwinder, ASEAN Solution Architect GRID, Virtualization, Green Computing Systems & Technology Group, IBM</i></p>
2.30pm	<p>Building a Profitable Cards Infrastructure</p> <ul style="list-style-type: none"> • How does a bank with high cards growth scale their infrastructure? • Whilst the cards business is profitable, the processing capability is a cost! Is there anything like perfect business 'process' outsourcing? <p><i>Mr Cyrus Daruwala, Managing Director Financial Insights, Asia Pacific</i></p>
3.00pm	TEA BREAK
3.15pm	<p>Road To Mobile Payment</p> <ul style="list-style-type: none"> • Changing trend in mobile industry • Mobile payment opportunities • Visa mobile platform and market activity <p><i>Mr Victor Kim, Director, Mobile Payment, Visa International</i></p>
3.45pm	<p>Interactive Breakout Session B</p> <p>Track 1 : How to leverage on technology to drive efficiency and product differentiation for market entrants? <i>Abele Stoelwinder, IBM</i></p> <p>Track 2 :Achieving a Profitable card business - Balancing your Core & Non-core <i>Mr Cyrus Daruwala, Financial Insights</i></p> <p>Track 3 : Entering a mobile payment service – What are the issues & challenges? <i>Mr Victor Kim, Visa</i></p>
4.45 pm	<p>Atos Origin Product Breakout Session:</p> <ul style="list-style-type: none"> • CardLink: By Mr Yah Chwee Don, Director of Finance Solutions, Asia Pacific, Atos Origin • ASCCEND & SemaCard: By Mr Andy Lam, Product Manager, Atos Origin
5.30 pm	End of Day I
6.30 pm	CULTURAL NIGHT THEMED DINNER

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DAY TWO - Friday, 29 August 2008

7.30 am onwards	BREAKFAST
9.00am	<p>A New Perspective Towards Managing Credit For Customer Centricity</p> <ul style="list-style-type: none"> • <i>Creating positive customer experience from the back office</i> • <i>Aligning processes and technology across products for customer centricity</i> • <i>Deploying a successful systems integration strategy across overlapping operations and units to align with the business transformation</i> <p>Mr Ramesh Narayanaswamy, Head of System Development - Lending Consumer Banking, Standard Chartered Bank</p>
9.30am	<p>Innovation Payment Solutions in Europe</p> <ul style="list-style-type: none"> • <i>Global phenomenon for Mobile, Internet and online payments</i> • <i>Reaching out to new markets / consumer segment with new channels</i> • <i>Examine the successful cases in Europe</i> <p>Mr Jean François Roche, Business Development Asia, Atos Worldline and Mr Regis Massicard, Financial Services Market Manager, Atos Worldline</p>
10.00am	<p>Merchant Acquiring – The Overlooked Side of Payments Cards Industry</p> <ul style="list-style-type: none"> • <i>Value of payment acquiring</i> • <i>Key Characteristics of the Merchant-Acquiring</i> • <i>The Future of the Merchant-Acquiring Industry</i> <p>Mr Himanshu Upadhyaya, GM Sales, Asia Pacific, Saksoft</p>
10.30am	TEA BREAK
10.45am	<p>Interactive Breakout Session C</p> <p>Track 1 : How to deploy a successful systems integration strategy across overlapping operations and units to align with the business transformation? Mr Ramesh Narayanaswamy</p> <p>Track 2 : What are the Security Considerations for Issuers? Challenges and experience in implementing 3-D Secure and 2 Factor Authentication. Mr Andy Lee, Arcot Systems Inc</p> <p>Track 3 : What are the challenges in merchant acquiring business in the credit card industry? Mr Himanshu Upadhyaya, Saksoft</p>
11.45am	<p>Panel Discussion: Profit Strategies for the New Card Payment Landscape</p> <p>Moderator: Mr Howard Charles Allen, Lafferty</p> <p>Panelist:</p> <ul style="list-style-type: none"> • Mr Alex G. Ilagan, East West Banking • Mr Ramesh Narayanaswamy, Standard Chartered Bank • Mr Gan Kheng Chai, RHB Bank
12.15pm	Closing Address
12.30pm	LUNCH
1.15 – 5.30pm	Half-Day Tour (complimentary)

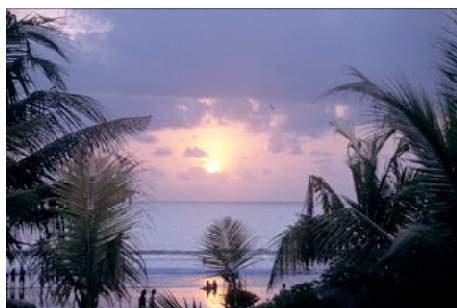
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ISLAND OF THE GODS

Bali, a tropical island in the Indonesian archipelago, is so picturesque, it could almost be a painted backdrop. It has rice paddies tripping down hillsides like giant steps, volcanoes soaring up through the clouds, dense tropical jungle, long sandy beaches, warm blue water, crashing surf and a friendly people who don't just have a culture but actually live it.



Bali has many names. Some call it the 'Island of the Gods', others, Shangri-La. The 'last paradise', the 'dawning of the world' and the 'centre of the universe' are yet

more names for this truly beautiful tropical island inhabited by a remarkably artistic people who have created a dynamic society with unique arts and ceremonies.

Kuta, with its daily spectacular sunsets, is the centre of Southern Bali and a shopping mecca, with rows of shops, boutiques, galleries and restaurants.

The crystal clear water and white sandy beaches of Nusa Dua makes it a perfect spot for luxurious resorts.

MENGWI'S PURA TAMAN AYUN is a Royal Temple of the Mengwi Empire located in Mengwi Village. The beautiful temple with multi-storied roof and Balinese Architecture set on the land which is surrounded by the big fish pond and looks like a drift on the water.

TANAH LOT, one of the most popular places of interest in Bali. The temple Pura Tanah Lot, simple in its construction, is dramatic in its ocean-front location and is one of the main temples in the worship of Balinese gods. The temple itself is

built on a small promontory which is only accessible at low tide. During high water, the rock takes on the appearance of a large boat at sea,



such is its shape. Poisonous snakes live in the nearby caves to 'guard' the temple and contribute to the temple's dangerous reputation. As the sun sinks into the horizon, the fleeting beauty is both touching and inspiring.

BALI GOLF COUNTRY CLUB

Voted "**One of Asia's 5 Best Golf Courses**" (**Fortune Magazine, USA**), Bali Golf Country Club will offer visitors to Bali a truly unique golfing experience due to the fantastic setting of the course.

Golfers, you will experience three distinct playing environments throughout the 18-hole course. Holes one through nine play inland and uphill through dense tropical vegetation and provide the player with magnificent views of Nusa Dua below, the Indian Ocean, and on a clear day, a view of distant mountains.

For those who are interested in a game of golf, please **confirm your attendance with iMarketing Associates by Thursday, 28 August 2008.**



www.baligolfandcountryclub.com

18-hole Golf Rates: US\$145 net/person
(cost to be borne by golfer)

Return transfers (Nusa Dua Area): Inclusive
Inclusion: Green Fee, Caddy Fee, & Cart Fee

Email : conference@acugroup.org • Fax : (65) 6778 0928