



# 17<sup>th</sup> ANNUAL ACU CONFERENCE

“Sustaining Business and Preparing for the Turnaround”

4th–7th November 2009–Sanya, China

**Closing Date for Registration: 19 October 2009**  
Conference seats are limited – first come first served

## 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

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# 17<sup>th</sup> Annual Conference 2009

4<sup>th</sup> – 7<sup>th</sup> November 2009

Mandarin Oriental Hotel, Sanya, China



**Venue: Mandarin Oriental Hotel, Sanya (Hainan Island, China)**

**Date: 4<sup>th</sup> – 7<sup>th</sup> November 2009 (actual conference on 5<sup>th</sup> and 6<sup>th</sup>)**

## **"Sustaining Business and Preparing for the Turnaround"**

As we all know, the world is currently facing an unprecedented global financial meltdown that arose from the United States sub-prime mortgage crisis. Banks in the States and Europe that over-exposed themselves to risky loans are seeing themselves holding to toxic positions that are weighing on the banks' profitability.

Fortunately, for banks in this part of our world, we are affected to a lesser extent, thanks partly to the lessons learnt during the Asian financial crisis in 1997. Asia economies are, this time round, fundamentally much stronger and have accumulated substantial foreign reserves to help tide over the current global crisis. Our banks need to be prepared to maximize and ride on the recovery process when the markets finally bottom-out.

While the rest of the world is still trying to recover from the shocks, banks in China are racing ahead of the pack and expanding their businesses at break-neck speed. In general, banks in Asia have been tipped to emerge stronger after this crisis is over and become leaders in global banking. It is crucial for them to have robust infrastructures to ensure performance and availability to support their expanding businesses.

Are the banks in Asia up to the challenge? What are the banks strategies to ride the tide of recovery?

This year's ACU, themed **"Sustaining Business and Preparing for the Turnaround"**, will see an exciting agenda, packed with acclaimed speakers sharing their experiences on some of the critical issues.

### **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.

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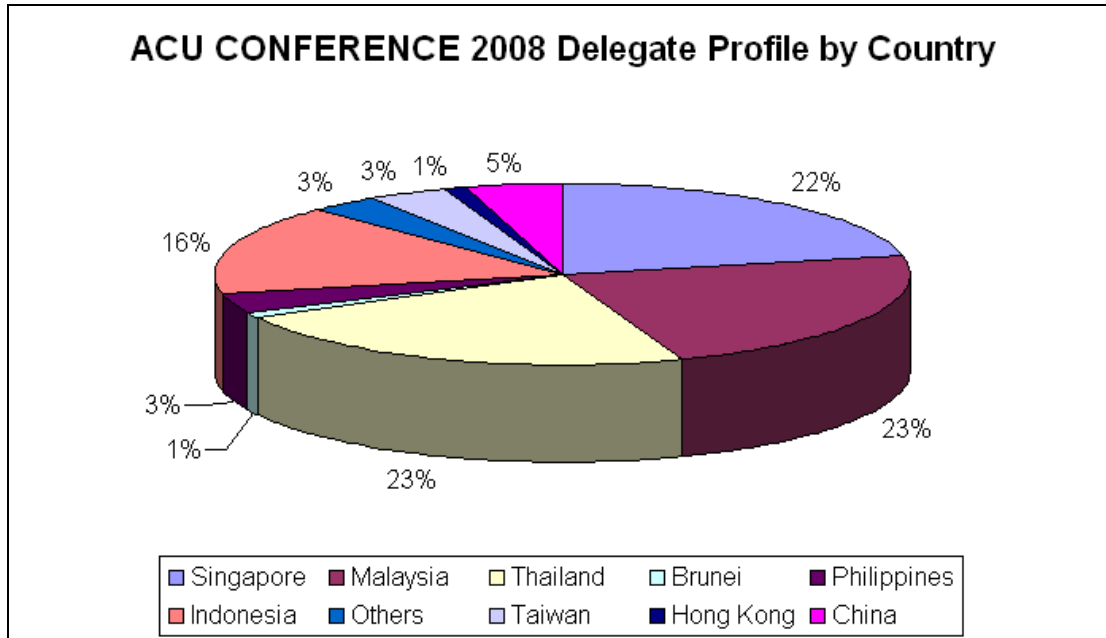
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## Welcome to Mandarin Oriental, Sanya

12 Yuhai Road, Sanya 572000, Hainan, China

- Telephone: +86 (898) 8820 9999
- Facsimile: +86 (898) 8820 9393
- Email: [mosan-reservations@mohg.com](mailto:mosan-reservations@mohg.com)

From every room, suite, pavilion, and villa at the resort, you'll be treated to views of the sparkling South China Sea, lush landscaped gardens and pristine protected coral beach.

Let the Mandarin Oriental, Sanya take you on a journey of relaxation, wonderment and luxury... in a beautiful beach setting.

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Arrival - Wednesday, November 4, 2009	
Time (Venue)	Activity/Description
Various Times (Open Pavilion)	Arrival and Check-in to Mandarin Oriental Hotel, Sanya
18:30 hr till late (Off-site)	Seafood Welcome Dinner (Assemble at Main Hall)
Day 1 - Thursday, November 5, 2009	
07:30 hr onwards (Pavilion Restaurant)	Continental Breakfast
08:45 hr to 08:50 hr (Coral Ball)	Registration
8:50 hr to 09:00 hr (Coral Ball)	Event Administration
09:00 hr to 09:10 hr (Coral Ball)	<b>Welcome Address</b> <i>Ti Eng Hui, ACU Committee Chairman, Baiduri Bank Berhad, Brunei</i>
09:10 hr to 09:40 hr (Coral Ball)	<b>Keynote Speech:</b> <b>Payment Transformation - What Is Your Endgame?</b>  Whilst it is true that the epicenter of the financial services crisis was North America, with major ripple effects felt amongst the European banks and pockets of Asia, such as Singapore and Hong Kong, the rest of financial institutions in "Emerging Asia" continued their growth trajectory...  <i>Cyrus Daruwala, Managing Director Financial Insights, Asia Pacific</i>
09:30 hr to 10:10 hr (Coral Ball)	<b>Cards &amp; Payments Landscape</b> <ul style="list-style-type: none"> <li>• An overview of the Global and Asia's cards market since the financial crisis</li> <li>• Are Asia banks well positioned to ride the wave of recovery?</li> <li>• Growth opportunities and prospects within Asia</li> <li>• The impact of US/Europe recession on Asia</li> </ul> <i>Howard Charles Allen, CEO Lafferty Asia Pacific, Singapore</i>
10:00 hr - 10:40 hr (Coral Ball)	<b>Issuance Revolution: Traditional Services are NOT Enough</b> <ul style="list-style-type: none"> <li>• How can issuers enhance cardholder experience and increase card usage with better issuance services</li> </ul> <i>Mark Garvie, Director, Financial Services, Oberthur Technologies</i>
10:40 hr - 11:00 hr (Coral Ball)	Tea Break (Proudly Sponsored by Lafferty)

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Time (Venue)	Activity/Description
11:00 hr - 11:30 hr (Coral Ball)	<b>Further Reducing CNP eCommerce Fraud &amp; Versatile Risk Appropriate Web Authentication</b> <ul style="list-style-type: none"><li>• Insights into current CNP eCommerce fraud</li><li>• Profitability protection through effective real-time fraud prevention</li><li>• Versatile and adaptable authentication to promote user adoption</li><li>• Balancing Security and Convenience while reducing fraud</li></ul> <p><i>Andy Lee, Director Asia Pacific, Arcot System Inc.</i></p>
11:30 hr - 12:30 hr (Coral/Coast/Tide)	<b>Interactive Breakout Session A</b> <p><i>Track 1: - Howard Charles Allen, Lafferty Group (Coral)</i> Changing Payment Trends in Asia – How does the credit card industry handle these changes?</p> <p><i>Track 2: - Mark Garvie, Oberthur Technologies (Coast)</i> How to get Smarter Issuance Services with Greater Value</p> <p><i>Track 3: - Andy Lee, Arcot System Inc. (Tide)</i> Turn your loss into a profit - the experience of implementing real-time CNP fraud prevention and stronger Web authentication</p>
12:30 hr - 13:55 hr (Pavilion Restaurant)	Group Photo Taking Follow By Lunch
14:00 hr - 14:30 hr (Coral Ball)	<b>Customer Centricity: How to Improve Profitability with Customer Retention</b> <ul style="list-style-type: none"><li>• The cost of retaining a customer</li><li>• How to capture the share in the consumer's wallet?</li><li>• Tools and applications to improve user experience.</li></ul> <p><i>Fergal Molloy, General Manager, Acquirer Systems</i></p>
14:30 hr - 15:00 hr (Coral Ball)	<b>Payments Evolution: NFC Vs Cards</b> <ul style="list-style-type: none"><li>• Card Vs (Mobile) NFC</li><li>• What is the business case for NFC?</li><li>• NFC technologies impact on retail landscape and consumer experience</li><li>• Beyond Payment - NFC Innovation</li></ul> <p><i>David Chen, Senior Consultant, Customer Delivery, APMEA MasterCard Worldwide</i></p>
15:00 hr - 15:30 hr (Coral Ball)	<b>Delivering Incremental Customer Value</b> <ul style="list-style-type: none"><li>• How issuers can value-add and increase perceived values toward their card products?</li><li>• The Perceived values: Consumer Card Vs Commercial Card</li></ul> <p><i>Katrina Stuart</i> <i>Vice President and Group General Manager for Global Network Services, American Express International</i></p>

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Time (Venue)	Activity/Description
15:30 hr - 15:45 hr (Coral Ball)	Tea Break
15:45 hr - 16:45 hr (Coral/Coast/Tide)	<b>Interactive Breakout Session B</b> <i>Track 1: - David Chen, MasterCard Worldwide (Coral)</i> NFC Mobile Payments – Is it ripe for banks' picking?  <i>Track 2: - Fergal Molloy, Acquirer Systems (Coast)</i> Delivering a Winning Product Solution Through Testing and Validation  <i>Track 3: - Katrina Stuart, AMEX (Tide)</i> Further discussions on ways issuers can take to deliver increase customer value
16:45 hr - 17:30 hr (Coral / Coast)	<b>Atos Origin Product Breakout session:</b> <ul style="list-style-type: none"><li>• CardLinK: By Yah Chwee Don, Director, Payments, Asia, Atos Origin (Coral)</li><li>• ASCCEND &amp; SemaCard: By Andy Lam, Director, Payment Solutions, Hong Kong, Atos Origin (Coast)</li></ul>
17:30 hr – 18:30 hr	End of Conference – Day 1
18:30 hr till late (Hotel open lawn)	Cultural-Themed Dinner (BBQ with Ethnologic Performance)

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## Day 2 - Friday, November 6, 2009

Time (Venue)	Activity/Description
07:30 hr - 09:00 hr (Pavilion Restaurant)	Continental Breakfast
09:00 hr - 09:30 hr (Coral Ball)	<b>Aligning IT and Business – SYSPLEX/CICSPLEX</b> Banks in China are expanding aggressively and experiencing exponential growth in card base, with that come the requirements for bigger and faster processors to meet the ever-increasing computing needs.  <i>Shen Qiuxiang, General Manager, China Construction Bank</i>
09:30 hr - 10:00 hr (Coral Ball)	<b>Insights into China's Credit Card Market</b> <ul style="list-style-type: none"><li>• Insights to China's behemoth credit card market and its explosive fast-growing financial services market</li><li>• Overview of China's banking landscape</li></ul> <i>Philip Law, Head Regional Business Development, China Unionpay Co.</i>
10:00 hr - 10:30 hr (Coral Ball)	<b>Business Continuity in System z environment</b> <ul style="list-style-type: none"><li>• HA(Sysplex) and DR(GDPS) solution on system z</li></ul> <i>Sun Chong Gang, System z Architect, IBM</i>
10:30 hr - 10:45 hr (Coral Ball)	Tea Break
10:45 hr - 11:45 hr (Coral/Coast/Tide)	<b>Interactive Breakout Session C</b> <i>Track 1: - Cyrus Daruwala, Financial Insights (Coral)</i> Winning card strategies for growth and sustainability during good and bad times  <i>Track 2: - Shen Shiyong, Atos Origin, Zhao Yifeng/Zhu Xiaoguang, China Construction Bank (Coast)</i> Further discussion on CCB's SYSPLEX/CICSPLEX implementation

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Time (Venue)	Activity/Description
11:45 hr - 12:15 hr (Coral Ball)	<b>Panel Discussion: Winning in Emerging Markets</b>  Moderator: <i>Cyrus Daruwala, Financial Insights</i>  Panelist Suggestion: <ul style="list-style-type: none"><li>• <i>Ti Eng Hui, Baiduri Bank</i></li><li>• <i>Philip Law, China Unionpay Co.</i></li><li>• <i>David Chen, MasterCard Worldwide</i></li></ul>
12:15 hr - 12:30 hr (Coral Ball)	<b>Closing Address</b>
12:30 hr - 13:00 hr (Coral Ball)	Buffet Lunch
13:00 hr - 13:15 hr	End of Conference - Day 2
13:15 hr - 18:30 hr (Off-site)	<b>Half Day Tour (complimentary)</b> <ul style="list-style-type: none"><li>• Visit to Yanuoda Tropical Rainforest Cultural Tourism Zone</li></ul> <i>OR</i> <ul style="list-style-type: none"><li>• Visit to Nanshan Cultural Tourism Zone</li></ul> <i>OR</i> <ul style="list-style-type: none"><li>• **18-Hole Golf Game</li></ul> (Assemble at Main Hall)
18:30 hr till late (Off-site)	Cantonese Cuisine Dinner After Tour
<b>Departure – Saturday, November 7, 2009</b>	
07:30 hr - 09:00 hr (Pavilion Restaurant)	Continental Breakfast
Various Times	Check-out and Departure

*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 organizing committee.*

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## **\*\* Cost of Golf Game on 6<sup>th</sup> November 2009 to be paid by golfer**

Cost per golfer to be confirmed.

\*\* For those who are interested in the golf game, please confirm your attendance by **26<sup>th</sup> October 2009**

More information about the course can be found at:  
<http://www.mandarinoriental.com/sanya/leisure/golf/>



## **Sanya**

**A hidden jewel on China's southernmost island, Sanya is waiting to be discovered.**

The sun, the sea, the sand and the palm trees, finding a tropical paradise in Asia is not surprising, but discovering that it exists in China is news to much of the world. Hainan, an island that lies just off the coast of Vietnam, boasts miles of beaches, winding rivers and majestic mountains that all set the scene for the perfect getaway. Best of all, Hainan remains a relatively un-spoilt treasure.



At the southernmost tip of the island is Sanya, a port city with beautiful sandy beaches, balmy breezes, and plenty of sunshine. From here one can indulge in water sports, set off on a fishing expedition, go diving in the South China Sea, explore the forest-covered mountains, or relax on the coral beach.

## **Nanshan Temple**

The colorful Nanshan Cultural Tourism Zone is most popular in Hainan Island. Nan Shan Buddhism Culture Park is a window on China's traditional Buddhism culture; the Felicity and Longevity Culture Park shines its light on an atmosphere of peace and harmony; the Nanhai Culture Customs Park highlights China's diverse social customs; and the Buddha Lustration Center includes the 108-metre-tall bronze statue of Buddha on the sea. The architecture of the entire temple complex was tastefully adapted to pre-Tang style. Key features of the zone include the three-sided statue of sea Buddha, Buddhist temples, treasures Buddha, splendid landscaping and sea views. Additionally, Nanshan, the mountain on the south, where the Cultural Tourism Zone leans upon, is also believed to be the auspicious mountain of longevity in Chinese mythology.



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## Yanoda Tropical Rainforest Scenic Spot

Yanoda is originally a phonogram consists of Ya, No, Da, indicating the numeral words "one, two, three" in the Hainan dialect. Yanoda Rainforest Cultural Tourism Zone has put new meanings to these phonograms: "Ya" means innovation", "No" represents promise and "Da" refers to practice. The concept of Yanoda here intends to perpetuate the native cultures and exhibit the essence of Chinese traditional culture.

Yanoda Rainforest Tourism Zone is situated apart from 18km to the high way of Sanya-Haikou, and only 35 km from the downtown of Sanya City. The site has a total planning area of 45 square kilometers encircled by an ecological protection area of 123 square kilometers. The total investment of the project will be about RMB3.9 billion.



Yanoda has already built two scenic zones, the Rainforest Valley and the Dreamworld Valley. All spots are connected by totally 18km inner ring roads with the traffic means of American battery cars, high-class shuttle buses, plank roads alongside cliffs and suspension bridges on waterfalls. The Rainforest Valley contains six rainforest wonders such as plant strangle, flower basket, old Stems Blossom, great roots, intertwined vines and huge stones embraced by roots. All these natural scenes are symbolizing the essential features of the five major rainforests in Hainan Island. In the valleys, designed artfully according to the landscape and the mountain terrain, the plank roads lead to the deep forest, the stone staircase twist up at both sides of the huge rocks, the suspension bridges sway in midair, the steel hawsers cross up to the mountain through the waterfalls. Visitors here can feel tranquility and the mystery in the deep forest, enjoy the joyfulness of playing waterfalls, and experience the pleasant surprise and the quiver of emotion on the fantastic sky bridges in Yanoda.

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