

18th Annual Conference 2010

10th – 13th November 2010
Taipei City, Taiwan



18th ACU Annual Conference

“Managing Cards & Payment Business in Uncertain and Regulated Environments”

S\$2,200

Fee Per Delegate

REGISTER TODAY!

Fax completed form to (65) 6496 3777

Conference seats are limited - first come first served

Taipei City, Taiwan

10th-13th November 2010

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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



Closing Date For Registration: 22nd October 2010

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Venue: Grand Formosa Regent Hotel – Taipei City, Taiwan

Date: 10th – 13th November 2009 (Actual Conference on 11th and 12th)

Managing Cards & Payment Business in Uncertain and Regulated Environments

Around the world, cards and payments industry faces significant new regulations restricting the ability of financial institutions to impose and change rates and fees. This has fundamentally altered the payments landscape and the banking world. The failure of structured products and rising NPL further added to the woes. It is imperative for banks to find new sources of revenue, and product innovation is the key to finding these sources.

The emergence of new technologies that could potentially offer much more functionalities than plastic cards, e.g. NFC, are set to change the way consumers shop and pay. However, financial institutions are significantly behind retailers and independent third-party processors in leveraging the power of the mobile channel.

Meanwhile, older technologies like online bill payment and prepaid cards are finally beginning to come into their own and should provide new ways for banks in Asia to attract and retain customers for their core deposit and lending products. New technologies like mobile payments and chip cards still vie with major regulatory changes, affecting crucial fee revenues and charge backs. With so many different and conflicting issues to keep track of, banks in Asia Pacific are hard pressed to identify the industry and country-specific developments that they truly need to focus on.

Beyond 2010 presents immense opportunities for banks to harness the trends and to profit from Asia's booming markets. It offers an ideal window to launch innovative banking product offerings and technology products. This year at the ACU will help you identify these trends and conceptualize a business plan for the future.

This year's ACU, themed "**Managing Cards & Payment Business in Uncertain and Regulated Environment**", will see an exciting agenda, packed with acclaimed speakers sharing their experiences on some of these critical issues. Payments executives and veterans also will discuss strategies for adapting to regulatory changes.

Do join us at the 18th Annual ACU Conference for 3 days of knowledge exchange and networking sessions.



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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 80 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.

Hotel Accommodation – Grand Formosa Regent Hotel, Taipei



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Taipei, Taiwan
Tel: +886-2-2523-8000
Fax: +886-2-2523-2828
<http://www.grandformosa.com.tw>

台北晶華酒店-晶華軒
104 台北市中山區中山北路二段 41 號

Grand Formosa Regent Taipei is a Four Seasons Hotel located in the heart of the city's most vital financial, shopping, entertainment and cultural districts. The hotel is 45 minutes from Chang Kai Shek (Taoyuan) International Airport and just five minutes walk from Chung Shan MRT station.

Grand Formosa has 538 of the most spacious and attractively designed rooms in Taiwan. Standard amenities include the temperature sensing and pressure relieving Wellspring Bed, a pillow menu, feather duvet, large marbled bathroom with deep soaking tub and separate shower, 24-hour room service, wireless Internet, satellite TV, stereo, in-room safe, and mini-bar. Also found in the hotel are the Wellspring Spa urban resort, the state-of-the-art Avance Health Club, complete meeting and banqueting facilities, a rooftop pool, the Regent Galleria with Duty Free Shops, and eight world-class restaurants that offer traditional and innovative cuisines.

The supreme services and facilities of Grand Formosa make it the only hotel in Taiwan to appear on Conde Nast Traveler's Gold List of "World's Best Places to Stay" for two consecutive years.

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Arrival - Wednesday, November 10, 2010	
Time (Venue)	Activity/Description
Various Times	Arrival and Check-in to Hotel
18:30 hr till late	Welcome Dinner (Assemble at Main Hall)
After Dinner	Visit to Taipei Shilin Night Market (Optional Tour)
Day 1 - Thursday, November 11, 2010	
07:30 hr onwards	Continental Breakfast
08:45 hr to 08:50 hr	Registration
8:50 hr to 09:00 hr	Event Administration
09:00 hr to 09:10 hr	Welcome Address <i>Ti Eng Hui, ACU Committee Chairman, Baiduri Bank Berhad, Brunei</i>
09:10 hr to 09:40 hr	Future of Payments: What Is Your Endgame? Financial institutions' profitability is under assault. Banks need to find ways to replace lost revenue, acquire new customers, retain existing customers, and grow relationships. In-depth discussion into ways banks can identify and retain customers, plan and deploy technology, track internal performances, and assess and mitigate risk. <i>Cyrus Daruwala, Managing Director, Financial Insights, Asia Pacific</i>
09:40 hr - 10:10 hr	Benchmarking Asia in the Global Cards and Payments Landscape Benchmarking the Taiwan cards market against other Asian markets and other selected markets in areas such as card numbers - debit and credit - cards penetration and profitability. <i>Peter Kinahan, Director of Editorial and Research, Lafferty Group</i>
10:10 hr - 10:40 hr	Tea Break (Proudly Sponsored by Lafferty)
10:40 hr - 11:10 hr	Achieving The Goals of Regionalization: Harnessing Your Credit Card Solution to Realize The Bank's Aspiration In a line of business that is rapidly commoditizing, regional and international financial institutions are seeking economies of scale across their card franchise. In this presentation, Ms Choo explores the various management practices and disciplines needed to deliver cost-optimized regional processing and presents a bank case study that delivered multi-million dollar savings from regionalization. <i>Choo Soo Ching, Managing Director, Technology Connexion</i>
11:10 hr – 11:40 hr	Panel Discussion – Regionalization

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	<p>Moderator: <i>Cyrus Daruwala, Financial Insights</i></p> <p>Panelist Suggestion:</p> <ul style="list-style-type: none">• <i>Choo Soo Ching, Technology Connexion</i>• <i>David Brearly, Technology Connexion</i>
11:40 hr - 12:40 hr	<p>Interactive Breakout Session A</p> <p><i>Track 1: - Cyrus Daruwala, Financial Insights</i></p> <p><i>Track 2: - Peter Kinahan, Lafferty Group</i></p>
12:40 hr - 14:00 hr	Group Photo Taking Follow By Lunch
14:00 hr - 14:30 hr	<p>MDEX B2B2C 'Source-to-Payment' Portal - Electronic Invoice Presentation & Payment (EIPP)</p> <p>Malaysia Digital Enterprise Exchange – MDEX. A Malaysia National ICT Initiative to enable business processes from sourcing, ordering, e-invoice, order reconciliation to payment settlement (source-to-payment) for Small & Medium Enterprises. While sourcing and ordering (B2C e-commerce) are common to credit card industry, Electronic Invoice Presentation and Payment (EIPP) are somehow new to Malaysia's enterprises. MPSB's presentation focus on MDEX solution as well as experiences dealing with government and SME of Malaysia.</p> <p><i>Chew Chee Seng, CEO, Multimedia Prospect Sdn Bhd (MPSB)</i></p>
14:30 hr - 15:00 hr	<p>NFC Mobile Payments - Are We Ready?</p> <ul style="list-style-type: none">• NFC technologies impact on retail landscape and consumer experience• Beyond Payment - NFC Innovations• Case Studies <p><i>Christophe Lambinon, Director, Convergence and Solutions, Oberthur Technologies, Asia Pacific</i></p>
15:00 hr - 15:30 hr	<p>Payment Terminals: Why Technology Can Make a Difference</p> <ul style="list-style-type: none">• A showcase of technological advancements on terminals• To discuss how terminals can drive profitability, provides competitive edge and market leadership for the early adopters <p><i>William White, Head of International Sales, Banksys Technologies and Products, Atos Worldline, Belgium</i></p>
15:30 hr - 15:45 hr	Tea Break
15:45 hr - 16:45 hr	<p>Interactive Breakout Session B</p> <p><i>Track 1: - Christophe Lambinon, Oberthur Technologies</i></p> <p><i>Track 2: - William White, Atos Worldline</i></p>
16:45 hr - 17:30 hr	<p>Atos Origin Product Breakout session:</p> <ul style="list-style-type: none">• CardLink: By Chew Tze Liung, Strategic Business Consultant, Payments Solutions, Asia, Atos Origin• ASCCEND & SemaCard: By Andy Lam, Director, Payment Solutions, Hong Kong, Atos Origin

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17:30 hr – 18:30 hr	End of Conference – Day 1
18:30 hr till late	Gala Dinner
Day 2 - Friday, November 12, 2010	
07:30 hr - 09:00 hr	Continental Breakfast
09:00 hr - 09:30 hr	Combat Cyber Threats Through Effective Fraud Prevention <ul style="list-style-type: none">• Insights to today's sophisticated cyber crimes• Profitability protection through effective fraud prevention• Internet threat protection: Identity theft and online fraud prevention• Balancing Security and Convenience while reducing fraud <p><i>Andy Lee, Director Asia Pacific, Arcot System Inc. – a CA Technologies company</i></p>
09:30 hr - 10:00 hr	Finding Profitability in Transactional Income <p>The global financial crisis has forced many institutions to look beyond structured products and re-position transactional services as one of the green shoots of recoveries. Has the rules of transaction business changed? What are the fundamentals for a successful transaction-banking model?</p> <p><i>Stephane Durand, HTTS Business Development Manager for Asia Pacific, Atos Worldline</i></p>
10:00 hr - 10:30 hr	Prepaid Payment Instruments - Chip and Mobile Solutions <ul style="list-style-type: none">• MasterCard Cash – Chip/contactless based Prepaid solution• Mobile Payment Gateway – another Prepaid option <p><i>TiTi Ho, Consultant, Customer Delivery MasterCard Worldwide</i></p>
10:30 hr - 10:45 hr	Tea Break
10:45 hr - 11:45 hr	Interactive Breakout Session C <p><i>Track 1: - Andy Lee, Arcot System Inc.</i></p> <p><i>Track 2: - Stephane Durand, Atos Worldline</i></p> <p><i>Track 3: - TiTi Ho, MasterCard Worldwide</i></p>
11:45 hr - 12:15 hr	Panel Discussion: Are Regulators Killing Your Businesses? <p>Get involve in this thought-provoking discussion, and gain great in-sights shared by industrial experts through interactive debate and audience participation.</p> <p>Moderator: <i>Cyrus Daruwala, Financial Insights</i></p> <p>Panelist Suggestion:</p> <ul style="list-style-type: none">• <i>Ti Eng Hui, Baiduri Bank</i>• <i>Aaron Tan, EON Bank Berhad</i>
12:15 hr - 12:30 hr	Closing Address
12:30 hr - 13:00 hr	Buffet Lunch

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13:00 hr - 13:15 hr	End of Conference - Day 2
13:15 hr - 18:30 hr (Off-site)	Half Day Tour (complimentary) <ul style="list-style-type: none">• Visit to National Palace Museum <i>OR</i> <ul style="list-style-type: none">• Visit to Yangmingshan <i>OR</i> <ul style="list-style-type: none">• ** 18-Hole Golf Game <p>(Assemble at Hotel Main Lobby)</p>
18:30 hr till late (Off-site)	Dinner After Tour
Departure – Saturday, November 13, 2010	
07:30 hr - 09:00 hr	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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Itinerary at a glance (10th – 13th November 2010)

Time	Activity	Venue
Wednesday, 10th November 2010		
Various times	Arrival and Check-in to Grand Formosa Regent Hotel	Check-in Counter
18:30 pm till late	Welcome Dinner	Emporio (Basement 3) @ 18:30 pm
After Dinner	Visit to Taipei Night Market	Shilin Night Market
Thursday, 11th November 2010		
7:30 am – 8:45 am	Breakfast	The Brasserie (1F)
9:00 am – 12:30 pm	Conference	VIP 567 (4F)
12:30 pm – 13:55 pm	Lunch	The Brasserie (1F)
14:00 pm – 17:30 pm	Conference – cont'd	VIP 567 (4F)
18:30 pm till late	Gala Dinner (Off-site)	Zen Restaurant
Friday, 12th November 2010		
7:30 am – 8:45 am	Breakfast	The Brasserie (1F)
9:00 am – 12:30 pm	Conference	VIP 567 (4F)
12:30 pm – 13:00 pm	Lunch	The Brasserie (1F)
13:15 pm – 18:30 pm	Half-day Tour / Golf Game	Assemble at Hotel Lobby @ 13:15 pm
18:30 pm till late	Dinner (Off-site)	Shinyeh 101
Saturday, 13th November 2010		
7:30 am – 10:00 am	Breakfast	The Brasserie (1F)
12 noon	Check-out	Hotel Reception Main Counter

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Half Day Tour - Option 1: National Treasure



- **Visit to Confucius Temple** (台北市孔廟)

The original Taipei Confucius Temple was built at 1884, but it was demolished by Japanese colonist, then rebuilt again at 1925 by local private funding. The Confucianism has deeply influenced the ideology and also the living culture of China, Korea and Japan, and there is the Confucius Ceremony has been held annually in the end of September at Taipei Confucius Temple since 1931, to honoring our greatest philosopher from ancient China.

- **Visit to Martyrs' Shrine** (大直忠烈祠主殿) **and witness the ceremonial changing of the guards**
- **Visit to National Palace Museum** (故宮博物院)



Located in Shilin district, one of the must-see attractions in Taiwan is the National Palace Museum. The well-known National Palace Museum was first established in 1925 and re-established in 1965. The museum exhibits the most precious and important historical documentations, paintings, arts, and crafts reflecting the rich cultural heritage and civilization of the ancient Chinese. Treasures include ancient Chinese paintings, ceramics, jade sculptures, remains of bronze weapons and many other antiques. The wide priceless collection of the crafts covers five thousand years of Chinese history. Among six hundred and fifty-five thousand pieces of treasures, the first collections of old Chinese gems are from the Song Dynasty. The most famous and notable pieces of the treasures now displaying at the museum are Jadeite cabbage, Meat-Shaped Stone, Agate Finger Citrons, White Jade Branch of Elegant Lychee, T'ien-huang Stone Miniature Mountain, and Jadeite Screen Insert.

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Half Day Tour - Option 2: Wellness Delights at Yangmingshan



- **Visit to Yangming Mountain National Park (陽明山國家公園)**



Located in the suburb of Taipei City, the city's backyard Yangmingshan is the first choice of getaway of citizens, about 30 minute by car to arrive from the city center. The volcano landscape is the most special part of Yangmingshan Hot Spring area. Yangmingshan Hot Spring covers 4 sections, includes Yangmingshan National Park, Machao, Lengshueikeng (Cold Water Depression) and Huogengziping, each of them has distinctive features and mineral contents of water.

Yangmingshan was known as Mt. Tsaoshan, within the area of Yangmingshan National Park, visitors are able to enjoy their hot spring trips under natural beautiful scenery. The water of Yangmingshan Hot Spring is very clear, and it is effective in skin diseases, gout, and muscular pains. The spring water of Coldwater Depression is in the color of milk white, its temperature is lower than other hot springs in Yangmingshan area. You may visit nearby scenic spots as Zhuzihu Scenic Spot, Takun Natural Park, Chingtienkang, and Xiaoyoukeng Recreation Area. The flower season of Yangmingshan attracts lots of tourists come for hot spring and blossoms, the special hot spring vegetables are another feature of Yangmingshan.

- **Visit to Beitou Hot Springs Museum (北投溫泉博物館)**

Built during the Japanese occupation, this beautiful Euro-Japanese style building was once the main public bath in Beitou. It has been lovingly restored and was re-opened in its current form in 1998. Through the twelve rooms, the story of Beitou's romantic years of steam and mystery are revealed in interesting displays. Artifacts of the hot springs and bath and history of the area's hot springs are well showcased. The museum is located in Qinshui Park.

- **Hot Spring spa and afternoon tea at Spring City Resort (北投春天酒店)**

PS: For hot spa goers, please bring along personal swim wear and additional clothing for change.

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Optional Activities #1: Taipei Night Market Tour



Shilin Night market is Taipei's largest and best-known night market in Shilin district with utmost in convenience having MRT Jiantan Station nearby. It is not only the most popular night market for the locals, but also a must-visit Taipei attraction of the overseas travelers for their Taiwan travel. Shilin Night Market is famed for a wide array of authentic Taiwan eateries and fashionable clothing. Most of the shops are housed in the indoor enclosure; other shops and stalls can be seen along the streets. Feel the lively energy of the Taipei Shilin Night Market during your Taipei travel!

Optional Activities #2: 2010 Taipei International Flora Exposition



The 2010 Taipei International Flora Exposition will be held from November 6th, 2010 to April 25th, 2011. This is the first time the event will be held in Taiwan. Taipei is the seventh city in Asia to host such a gardening expo, and this is a chance for Taiwan to show the world its commitment to outstanding gardening and the achievements it has made in the biotechnology sector.

Unlike suburban expositions held in Kunming, Hamanako, Chiang Mai and other cities, the 2010 Taipei International Flora Exposition will take place in the city center as a response to people's desire for more urban green spaces. The site plans and designs of this year's show incorporate urban renewal concepts.

It is estimated that as many as six million tourists will visit Taipei City for the 2010 Taipei International Flora Exposition.

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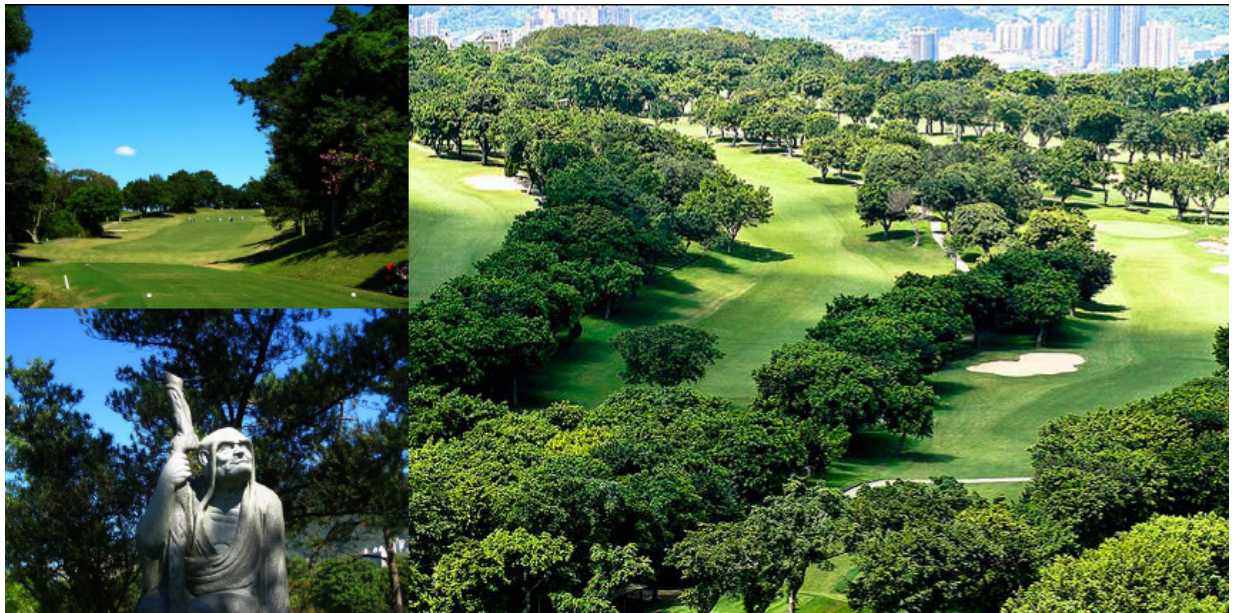
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18-Hole Golf Game Friday, 12th November 2010 (Kuohua Golf & Country Club)

*Please confirm your attendance by 11th November (Conference Day 1)
after lunch at the conference registration desk*



For this privilege golf session, we will go to 18-hole Kuohua Golf & Country Club which is located at the Beitou Hot Spring District, which was originally built on natural terrains with little modification to the original landscape, has tough and demanding holes with narrow tree-lined fairways and well guarded and fast elevated greens.

**** Subsidized Cost of Golf Game (S\$180 net/person) on 11th November 2010 to be paid by golfer**

Please contact the conference registration desk for more information and confirm your attendance by 11th November after lunch time.

The cost is inclusive of the following items:

- Green fee
- 2 way transfers between hotel and golf course
- Caddy Fee and Cart Fee
- Exclude equipment rental

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