



S\$2450

Fee Per Delegate

REGISTER TODAY!

Fax completed form to (65) 6496 3777

19th Annual ACU Conference

1st – 4th Dec 2011, Mauritius

***Product Innovation & Profitability
in Cards & Payments***

Supported By



Conference Advisor



Knowledge Partner



Platinum Sponsor



Gold Sponsor



19th Annual ACU Conference

1st – 4th December 2011

Wolmar, Flic en Flac, Mauritius



19th Annual ACU Conference 2011

**Venue: Sugar Beach Resort –
Wolmar, Flic en Flac, Mauritius**

**Date: 1st – 4th December 2011
(Actual Conference on 2nd and 3rd)**

Product Innovation & Profitability in Cards & Payments

Asia is poised for fast growth and for the first time, the world is looking to Asia for growth and solution to the current economic doldrums. Besides quantitative easing measures to stimulate the economy, another solution is to promote consumerism and spend our way out of the problem. In this year's conference, together with card providers, we hope to help you map out cards and payments strategy by looking at new solutions and technologies to deploy in order to capture the anticipated spending and make sure the banks' cards stay the top-of-wallet choice.

Get Your Answers!

With is a myriad of product offerings out there in the market, banks are genuinely spoilt for choice if not having serious head-spins over what to pick. This year's conference, we have picked the industry practitioners' brains and put together a panel of speakers that spans multiple countries and discipline. We aim to bring to answers to your nagging concerns in the following areas: Customer Centricity, Loyalty, Mobility – NFC, Social Media, eWallets, Unsecured Loans, Micro-financing, Fraud Handling, Data Security, Remittance and Wealth Management.

Network! Network! Network!

Get the chance to network with more than 100 regional peers during the 3 day conference. Come and learn, share and interact with them!



E m a i l : Samuel.Phan@atos.net - F a x : (6 5) 6 4 9 6 3 7 7 7

For Enquires, please contact Mr. Samuel PHAN at (6 5) 6 4 9 6 3 8 2 8

19th Annual ACU Conference

1st – 4th December 2011

Wolmar, Flic en Flac, Mauritius



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

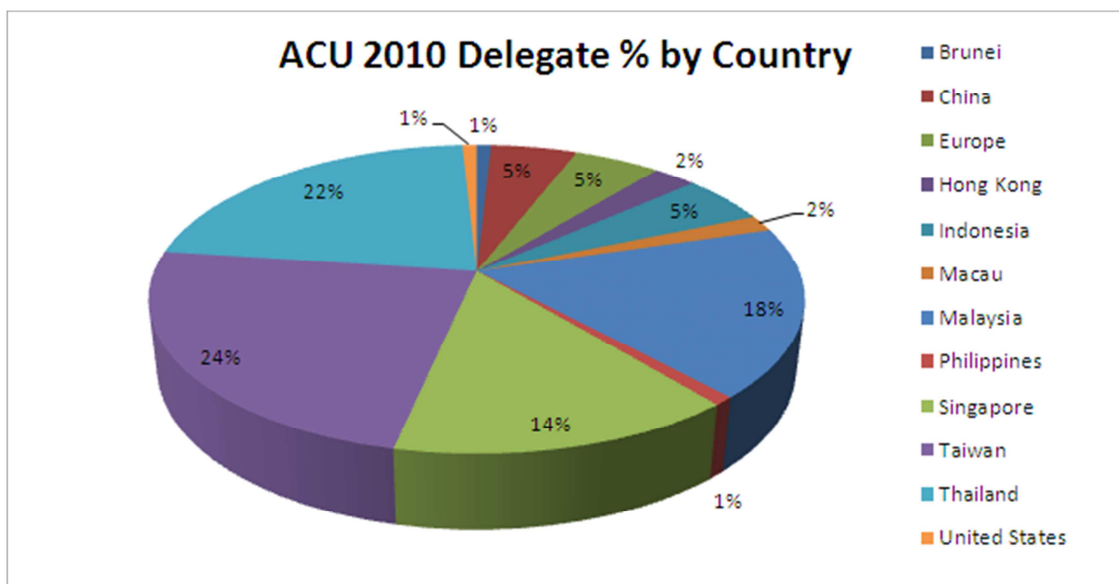
Be it at the presentations or during the relaxing environment at the welcome cocktail and themed dinner, there is every moment for you to meet or develop new relationship with fellow conference delegates.

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.

Who Should Attend the ACU Conference?

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



E m a i l : Samuel.Phan@atos.net - F a x : (6 5) 6 4 9 6 3 7 7 7

For Enquires, please contact Mr. Samuel PHAN at (6 5) 6 4 9 6 3 8 2 8

19th Annual ACU Conference

1st – 4th December 2011

Wolmar, Flic en Flac, Mauritius



Hotel Accommodation – Sugar Beach Resort, Mauritius



Wolmar, Flic en Flac, Mauritius

Tel: +230 403 3300

Fax: +230 403 3600

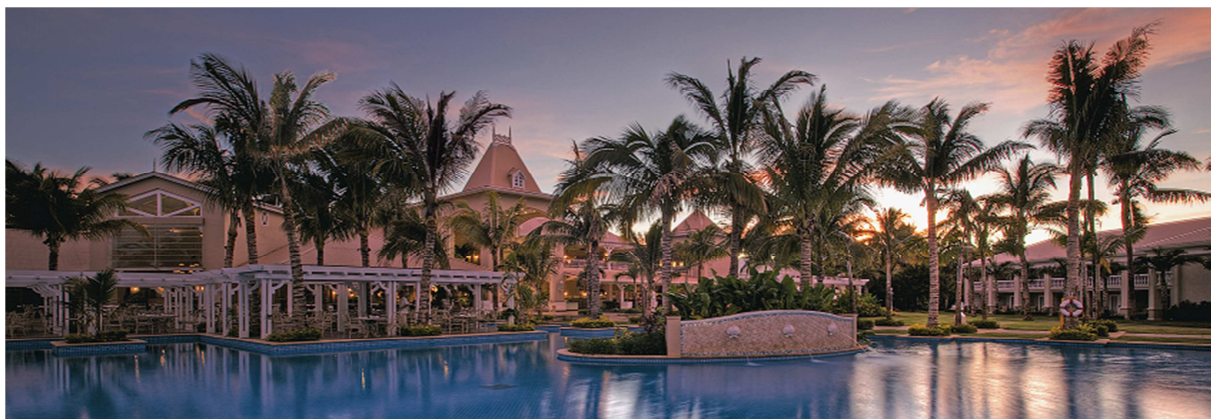
<http://www.sugarbeachresort.com>

Timeless plantation style elegance

Sugar Beach is on the leeward West coast of Mauritius. It is well placed for the nearby commercial centres of Port Louis and Curepipe, and the Marlin Fishing Clubs of Black River.

With over half a kilometre of sandy beaches, the resort covers more than 12 hectares featuring beautiful landscaped tropical gardens with contemporary plantation-style architecture. The buildings comprise the central reception, the Manor House and 16 villas - ten with 12 rooms each and six with 10 rooms each. Guests have access to the facilities of La Pirogue which is within walking distance.

The Sugar Beach is the perfect place to relax, with 30 acres of beautiful gardens, all manner of water and land sports and activities by day, the romance of the starlit tropical sky at night and glorious food with a feast of Mauritian, Mediterranean and world flavours. The range of facilities makes it ideal for incentives, as well as couples and families experience the best of famed Mauritian hospitality.



E m a i l : Samuel.Phan@atos.net - F a x : (6 5) 6 4 9 6 3 7 7 7

For Enquires, please contact Mr. Samuel PHAN at (6 5) 6 4 9 6 3 8 2 8

19th Annual ACU Conference

1st – 4th December 2011

Wolmar, Flic en Flac, Mauritius



Arrival - Thursday, December 01, 2011	
Time (Venue)	Activity/Description
Various Times	Arrival and Check-in to Hotel
18:30 hr till late	Welcome Dinner (At Main Restaurant)

Day 1 - Friday, December 02, 2011	
Time (Venue)	Activity/Description
07:30 hr onwards	Continental Breakfast
08:45 hr to 09:00 hr	Registration & Event Administration
09:00 hr to 09:10 hr	Chairperson's Opening Address <i>ACU Committee Chairperson</i>
09:10 hr to 09:30 hr	Keynote Speech <i>Speaker from Mauritius Bank/Monetary Authority</i>
09:30 hr to 10:00 hr	Worldwide Financial Services 2011 Top 10 Predictions: Beginning to Rebuild Top 10 predictions for global financial services. There appear to be signs that the worst is behind us, the industry will continue to face challenges as it addresses lingering issues. <i>Cyrus Daruwala, Managing Director Financial Insights, Asia Pacific</i>
10:00 hr - 10:30 hr	Best Practices in Credit Cards and The Profit Pools The credit card offers potentially the single most profitable product in all of retail banking. And, as the worst effects of the financial crisis begin to recede, so credit card profits are beginning to rebound. Meanwhile, vast areas of the world are still significantly underpenetrated and promise rich rewards for well executed credit card business ventures. <ul style="list-style-type: none">• But what are the dynamics behind credit card profitability?• How and why are credit card revenue streams changing?• What are the effects of – and trends in – credit losses?• And what can be learned by comparing credit card markets at different stages of maturity? <i>Patrick Desmares, Secretary General, Efma</i>
10:30 hr - 11:00 hr	Tea Break

E m a i l : Samuel.Phan@atos.net - F a x : (6 5) 6 4 9 6 3 7 7 7

For Enquires, please contact Mr. Samuel PHAN at (6 5) 6 4 9 6 3 8 2 8

19th Annual ACU Conference

1st – 4th December 2011

Wolmar, Flic en Flac, Mauritius



Time (Venue)	Activity/Description
11:00 hr - 11:30 hr	Customer Case Study: China Merchant Bank A case study to share the recent CardLink V2 migration that successful took place on the 29 th August 2011. The project took 25 months from planning to completion, involved the migration of 10 years' worth of data, along with 40M card and 80M account data. <i>Wang Li, China Merchant Bank</i>
11:30 hr - 12:30 hr	Interactive Breakout Session A <i>Track 1: - Cyrus Daruwala, Financial Insights</i> <i>Track 2: - Patrick Desmares, Efma</i> <i>Track 3: - Wang Li, China Merchant Bank</i>
12:30 hr - 14:00 hr	Group Photo Taking Follow By Lunch
14:00 hr - 14:30 hr	System z Server Strategy and Direction Improving data centre efficiency <ul style="list-style-type: none">• IBM System z and Smart Planet initiative• Three design principles behind zEnterprise: Tuned to the task, Designed for data, and Managed with cloud technologies• Freedom through design - zEnterprise as an optimized system for mission critical applications <i>Gene Fuh, Ph.D.</i> <i>IM CTO, IBM China Development Lab, IBM</i>
14:30 hr - 15:00 hr	Payment Terminals: Investing in Profitability <ul style="list-style-type: none">• Current and expected technological and regulatory changes and how you can prepare• Investing in performance beyond the minimum requirements can deliver long-term customer satisfaction and retention <i>William White, Head of International Sales, Banksys Technologies and Products, Atos Worldline, Belgium</i>
15:00 hr - 15:30 hr	Tea Break
15:30 hr - 16:30 hr	Interactive Breakout Session B <i>Track 1: Gene Fuh, IBM</i> <i>Track 3: William White, Atos Worldline, Banksys</i>

E m a i l : Samuel.Phan@atos.net - F a x : (6 5) 6 4 9 6 3 7 7 7

For Enquires, please contact Mr. Samuel PHAN at (6 5) 6 4 9 6 3 8 2 8

19th Annual ACU Conference

1st – 4th December 2011

Wolmar, Flic en Flac, Mauritius



Time (Venue)	Activity/Description
16:30 hr - 17:30 hr	Atos Worldline Product Breakout Session: <ul style="list-style-type: none">• <i>CardLink: By Yah Chwee Don, Director, Payments, Asia, Atos Worldline</i>• <i>ASCEND: By Andy Lam, Director, Payments, Hong Kong, Atos Worldline</i>
17:30 hr	End of Conference – Day 1
18:30 hr till late	Gala Dinner (Hotel Beach)

E m a i l : Samuel.Phan@atos.net - F a x : (6 5) 6 4 9 6 3 7 7 7

For Enquires, please contact Mr. Samuel PHAN at (6 5) 6 4 9 6 3 8 2 8

19th Annual ACU Conference

1st – 4th December 2011

Wolmar, Flic en Flac, Mauritius



Day 2 - Saturday, December 03, 2011	
Time (Venue)	Activity/Description
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 <i>Andy Lee, Director Secure Commerce Systems, CA Technologies</i>
09:30 hr - 10:00 hr	Enterprise Internal Fraud Management <p>Atos EFM solution captures user activity across the Enterprise and performs behavioural analyses. This helps organizations to detect any internal fraud attempt, reduce impact and enable regulatory compliance.</p> <i>Vladan Todorovic, Atos</i>
10:00 hr - 10:30 hr	Tea Break
10:30 hr - 11:30 hr	Interactive Breakout Session C <p><i>Track 1: Andy Lee, CA Technologies</i></p> <p><i>Track 2: - Vladan Todorovic, Atos / Attachmate (Product Demo)</i></p>
11:30 hr - 12:15 hr	Panel Discussion: Profit Strategies for the "Emerging Asia" <p><i>Moderator: Cyrus Daruwala, Managing Director Financial Insights, Asia Pacific</i></p> <p>Panelist:</p> <ul style="list-style-type: none">• <i>Patrick Desmares, Secretary General, Efma</i>• <i>Ti Eng Hui, Deputy General Manager, Retail Banking & Branch Network, Baiduri Bank Berhad</i>
12:15 hr - 12:30 hr	Closing Address
12:30 hr - 13:00 hr	Buffet Lunch
13:00 hr - 13:15 hr	End of Conference - Day 2

E m a i l : Samuel.Phan@atos.net - F a x : (6 5) 6 4 9 6 3 7 7 7

For Enquires, please contact Mr. Samuel PHAN at (6 5) 6 4 9 6 3 8 2 8

19th Annual ACU Conference

1st – 4th December 2011

Wolmar, Flic en Flac, Mauritius



Time (Venue)	Activity/Description
13:15 hr - 18:30 hr (Off-site)	Half Day Tour (Complimentary) <ul style="list-style-type: none">• Visit to Sugar Museum / Visit to Botanical Garden / Shopping at Port Louis OR <ul style="list-style-type: none">• ** 18-Hole Golf Game (Assemble at Hotel Main Lobby)
18:30 hr till late (Off-site)	Chinese Dinner (After Tour)

Departure – Sunday, December 04, 2011	
Time (Venue)	Activity/Description
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.

E m a i l : Samuel.Phan@atos.net - F a x : (6 5) 6 4 9 6 3 7 7 7

For Enquires, please contact Mr. Samuel PHAN at (6 5) 6 4 9 6 3 8 2 8

19th Annual ACU Conference

1st – 4th December 2011

Wolmar, Flic en Flac, Mauritius



Half Day Tour (Complimentary)

- [Visit to the Sugar Museum and Factory](#)



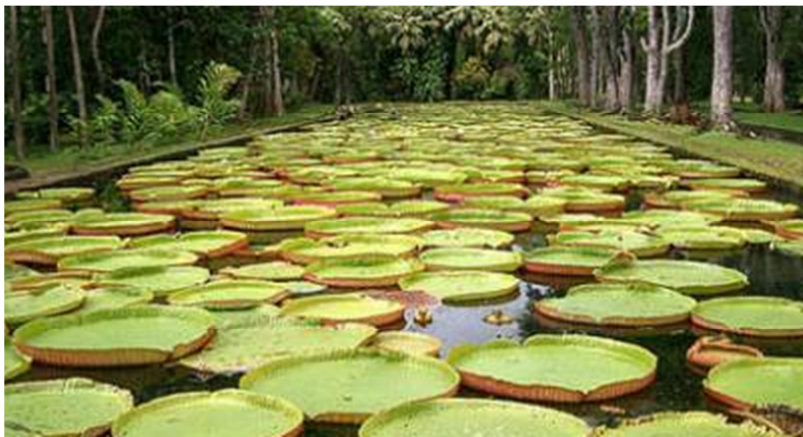
Follow the trail of the Sugar in Mauritius and visit the sugar museum.

Once lusted after as much as gold, sugar has enjoyed an extraordinary existence, leaving a profound impression on the history and

identity of Mauritius. By following the trail of the Sugar Adventure with over 250 years of history, you can trace the history of the whole country.

At the end of the tour of the old sugar mill, delightful sugar and rum tastings await the visitors.

- [Visit to the Mauritius National Botanical Garden](#)



The Botanic Garden, formally known as Sir Seewoosagur Botanic Garden, is one of the most visited attractions in Mauritius.

The garden is located in the proximity of Port-Louis in the district of Pamplemousse.

The botanical garden was initially opened as a private garden by the French governor of Mauritius nearly 300 years ago, later to become the national botanical garden of Mauritius.

The botanical garden stretches over endless acres of land and it may take you more than a week to cover the whole garden. It is populated with more than 650 varieties of plants among which are the famous Baobabs, the Palmier Bouteille, the ineluctable Giant Water Lilies, dozens of medicinal plants, a large spice garden and many more.

E m a i l : Samuel.Phan@atos.net - F a x : (6 5) 6 4 9 6 3 7 7 7

For Enquires, please contact Mr. Samuel PHAN at (6 5) 6 4 9 6 3 8 2 8

19th Annual ACU Conference

1st – 4th December 2011

Wolmar, Flic en Flac, Mauritius



- [Shopping at Port Louis](#)



Enjoy shopping in Port Louis, the capital of Mauritius. Port Louis is the largest city in Mauritius, and the economic and administrative centre of the island. Port Louis has plenty of charm. Right off the main square you can stroll besides the palm-lined Place d'Armes and discover Port Louis busy streets.

You will have free time to visit Port Louis Waterfront and the Le Caudan Waterfront shopping complex.

The bustling Port Louis Waterfront offers exciting shopping and entertainment venues intermingle with world-class hotels and restaurants overlooking the Port Louis Harbour. The Le Caudan Waterfront shopping complex with its 170 boutiques, is a shopper's must visit and the centre for local artists and Mauritian artefacts. It has become an essential actor of the vivid tourism and cultural life in Mauritius. The craft market in particular is a hive of activity with wonderful ambiance where you are sure to find a lot of souvenirs for the family back home.

Then you will get a very different shopping experience when visiting Port Louis central market – the market is the ideal place to find many local made products, textiles, Mauritian spices, fruits and many souvenirs for very cheap prices.

E m a i l : Samuel.Phan@atos.net - F a x : (6 5) 6 4 9 6 3 7 7 7

For Enquires, please contact Mr. Samuel PHAN at (6 5) 6 4 9 6 3 8 2 8