



S\$2,000

Fee Per Delegate

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**20th Annual
ACU Conference**

**31st Oct – 3rd Nov 2012
Hua Hin, Thailand**

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20th Annual ACU Conference

31st Oct – 3rd November 2012
Hua Hin, Thailand



20th Annual ACU Conference 2012

Venue: Hua Hin, Thailand

**Date: 31st Oct – 3rd November 2012
(Actual Conference on 1st and 2nd)**

20th ACU – “Porcelain” Anniversary

Gathering for the 20th time, in the country where the first ACU was held in 1992, at Phuket. This year's ACU marks a very important milestone for us, together as a very unique and close-knitted community that has grown from strength-to-strength since the first liberation of credit cards in the region in the 80s.

The Awakening of the Sleeping Giant

When delegates gathered for the 17th ACU in Sanya - China, we discussed about the unprecedented global financial meltdown and how Asia banks, being fundamentally stronger and well-placed, could ride on the recovery when the markets finally bottomed-out.

3 years on, we see a very much buoyant Asia and in stark contrast, slow growth in the Eurozone and in the United States. The world's economy now hinges on Asia for growth and demand.

As banks in Asia, do we have the correct strategy to leverage on this new role as an economy driver in a new business landscape?

What Drives Performance and Growth?

The emergence of new technologies offer banks a plethora of ways to communicate with their customers - online, mobile or via most prevalent customer touch-points. This has drastically increased the scope of coverage when banks plan for their customer centric offerings. It is of paramount importance for banks to keep abreast of and harness these new technologies to carve a niche for themselves and differentiate themselves from the pack and to improve on its bottom-line.

Security Challenges in Financial Business

These new ways of interaction with the consumers has also brought about new challenges related to information security. Let our expert speakers share important in-sights into topics related to security challenges faced by financial businesses.

Join us at the conference where our expert speakers perform deep-dive on the topics and help to identify the key priorities for 2012 and beyond.



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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

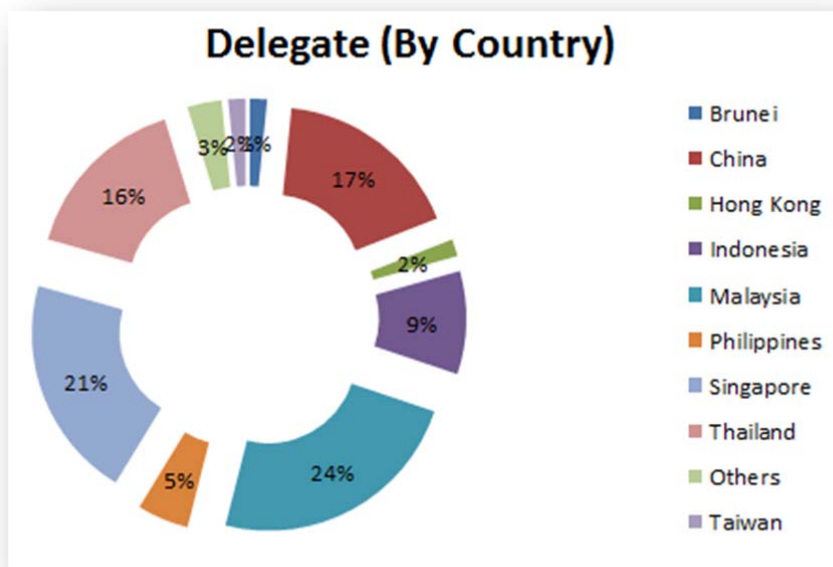
Be it at the presentations or during the relaxing environment at the welcome cocktail and themed dinner, there is every moment for you to meet or develop new relationship with fellow conference delegates.

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.

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



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Hotel Accommodation – Hyatt Regency Hua Hin, Thailand



Hyatt Regency Hua Hin

91 Hua Hin - Khao Takiap Road,
Hua Hin, Thailand 77110

Tel: +66 3 252 1234 Fax: +66 3 252 1233

Email: huahin.regency@hyatt.com

Discover the splendour of Hyatt Regency Hua Hin. This Hua Hin luxury hotel is located 230 Km south-west of Bangkok, on the Gulf of Thailand. Enjoy our beach resort's 200-metre long beach-front, the longest of all Hua Hin hotels.

Spread over 16 acres of lush tropical landscaped gardens with exotic foliage and a secluded pond, the Hyatt Regency Hua Hin is host to the Barai Residential Spa. Indulge in our Hua Hin beach resort's decadent spa services in one of the spa's 18 exotic treatment rooms.



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Time	Activity	Venue
Wednesday, 31st October 2012		
Various times	Arrival and check in to Hyatt Regency Hua Hin	Separate check in counter
18:30 pm till late	International Buffet Dinner	Assemble at hotel pool lawn @ 18:30 pm
Thursday, 1st November 2012		
7:30 am – 8:45 am	Breakfast	The Figs
9:00 am – 12:00 pm	Conference	Grand Ballroom
12:00 pm – 14:00 pm	Lunch (Photo-taking before lunch)	Talay Thai
14:00 pm – 17:30 pm	Conference – cont'd	Grand Ballroom
18:30 pm till late	Gala Dinner (White Theme)	McFarland House @ 18:30 pm
Friday, 2nd November 2012		
7:30 am – 8:45 am	Breakfast	The Figs
9:00 am – 12:15 pm	Conference	Grand Ballroom
12:15 pm – 13:00 pm	Lunch	The Figs
13:00 pm – 18:30 pm	Half-day Tour / Golf Game	Assemble at hotel lobby @ 13:00 pm
18:30 pm till late	Dinner	Off-site (Free & Easy)
Saturday, 3rd November 2012		
7:30 am – 10:00 am	Breakfast	The Figs
12 noon	Check out	Hotel Reception

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Arrival - Wednesday, October 31, 2012	
Time (Venue)	Activity/Description
Various Times	Arrival and Check-in to Hotel
18:30 hr till late	Welcome Dinner (On-site)

Day 1 - Thursday, November 01, 2012	
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>Jacqueline Fernandez</i> <i>ACU Committee Chairperson</i> <i>EVP, Customer Lending Cluster, EastWest Bank</i>
09:10 hr to 09:30 hr	Keynote Speech <i>Sukdee Chongmankhong</i> <i>Chairman, Credit Card Association of Thailand</i>
09:30 hr to 10:00 hr	Understanding & Defining BIG Data; Harnessing Analytics for Cards & Payments Today more companies are looking to include non-traditional and less structured but yet potentially valuable data with traditional data for analysis. Let the speaker share the challenges that decision makers face to ensure successful ROI from Big Date investments. <i>Cyrus Daruwala</i> <i>Managing Director Financial Insights, Asia Pacific</i>
10:00 hr - 10:30 hr	Smarter Computing for Cards and Payments Discussion on how IBM Smarter Computing could enable organizations to quickly and cost-effectively meet the demands of today and tomorrow <i>Jimmy Lau</i> <i>Solution Sales - Financial Services, ASEAN</i> <i>IBM Systems & Technology Group</i>
10:30 hr - 11:00 hr	Tea Break

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Time (Venue)	Activity/Description
11:00 hr - 11:30 hr	<p>The New Trend & Technology Update</p> <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, Snr. Director Asia Pacific, CA Technologies</i></p>
11:30 hr - 12:00 hr	<p>Seizing the Opportunities of Mobile Payment</p> <ul style="list-style-type: none"> • Outlook on Mobile Payment • What you can expect from Atos • Collaborating on business challenges • Atos Mobile Payment references <p><i>Michel-Ange Camhi Business & Strategic Development Atos Worldline</i></p>
12:00 hr - 14:00 hr	Group Photo Taking Follow By Lunch
14:00 hr - 14:30 hr	<p>Payment Terminals: What's Happening in Acquiring and HSM World in Europe</p> <p><i>Antoine van Diem, General Manager Technologies and Products, Atos Worldline, Brussels</i></p> <p><i>Sam Yala, International Account Manager Security Products, Atos Worldline, Brussels</i></p>
14:30 hr - 15:00 hr	<p>Next Generation Platform - IBM PureSystems</p> <ul style="list-style-type: none"> • IBM System Servers Strategy and Direction • Trends and Directions for both Hardware and System Software <p><i>Bryan Wong Asean System x PLM, IBM</i></p>
15:00 hr - 15:30 hr	Tea Break
15:30 hr - 16:15 hr	<p>Interactive Breakout Session A</p> <p><i>Track 1: IBM</i></p> <p><i>Track 2: CA Technologies</i></p>

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Time (Venue)	Activity/Description
16:15 hr - 17:00 hr	Interactive Breakout Session B <i>Track 1: Atos Worldline, Banksys</i> <i>Track 2: Atos Worldline (NFC)</i>
17:00 hr	End of Conference – Day 1
18:30 hr till late	White Theme Dinner (Mc Farland House)

Day 2 - Friday, November 02, 2012	
Time (Venue)	Activity/Description
07:30 hr onwards	Continental Breakfast
09:00 hr - 09:30 hr	Innovation is Key To Success Of Retail Banks <ul style="list-style-type: none"> • Key Issues and Trends • Innovations by RHB <i>Vince Au Yoong</i> <i>Director Retail Banking, RHB Bank</i>
09:30 hr - 10:00 hr	The World's Growth Engine: Asia Now and Beyond <ul style="list-style-type: none"> • JCB's growth strategy in Asia for the next decades • Case Study : Indonesia (Cards Industry and Regulation Challenges) Herbert HADYANATA Country Manager, Indonesia JCB International
10:00 hr - 10:30 hr	Tea Break
10:30 hr - 11:30 hr	Atos Worldline Products Update Session: <ul style="list-style-type: none"> • <i>Atos Worldline New Business (Presenter: Verity Wu)</i> • <i>Realizing our Product Vision (Presenter: Cao Yu)</i> • <i>Cardlink & ASCCEND Updates</i> <ol style="list-style-type: none"> 1. <i>Cardlink II: By Wilson Young</i> <i>Senior Solutions Consultant, Atos Worldline</i> 2. <i>ASCCEND: By Andy Lam, Director,</i> <i>Payments, Hong Kong, Atos Worldline</i>

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Time (Venue)	Activity/Description
11:30 hr - 12:15 hr	<p>Panel Discussion: Customer Centricity, Mobile Payments, Big Data and Analytics</p> <p>In this dynamic and interactive panel discussion, you not only get the opportunity to ask questions and seek advice, but also part-take in creating Industry Benchmarks and Market Landscape.</p> <p>Delegates will be able to participate in various open questions to the floor - assessing the Industry's take up propensity for EDW, Outsourcing, Analytics and other key topics.</p> <p><i>Moderator: Cyrus Daruwala, Managing Director Financial Insights, Asia Pacific</i></p>
12:15 hr - 12:30 hr	Closing Address
12:30 hr	End of Conference - Day 2
12:30 hr - 13:00 hr	Buffet Lunch
13:00 hr - 18:30 hr (Off-site)	<p>Half Day Tours (Complimentary) <i>OR</i> 18-Hole Golf Game (At Subsidized Rate) (Assemble at Hotel Main Lobby)</p>
18:30 hr till late (Off-site)	Dinner (After Tour)

Departure – Saturday, November 03, 2012	
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.

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Half Day Tour (Complimentary)

Hua Hin Sightseeing and Temples tour

Wat Huay Mongkol (Big Buddha Temple)



Wat Huay Mongkol Temple is located about 10km west of Hua Hin. Thousands of Thai Buddhist pilgrims come to visit Wat Huay Mongkol Temple every weekend to pay homage to the largest Buddha image of Luang Phor Tuad in Thailand, commissioned by Queen Sirikit of Thailand.

Wat Huay Mongkol was home to the monk who was famed for his miracles. Not only is Wat Huay Mongkol regarded as a holy place but it has also become a recreational area for visitors.

Hua Hin Railway Station

The Hua Hin railway station is one of oldest railway station in Thailand. Its most striking feature is the unique Royal Waiting Room in Thai architectural style.

The Royal Waiting Room was built in the reign of King Rama VI in order to welcome the King and his entourage. Built in the same architectural style as Maruekkhathaiyawan Palace, it stands adjacent to the station and is a favourite spot for taking pictures for both Thai and foreign tourists.



Shopping at the Plearnwan Local Market & Market Village



The name of Plearn Wan derives from Play + Learn + Wan (previous days). It is inspired from the love and years for Hua Hin in the past. Plearn Wan is originated as a new travel destination for Hua Hin residents and visitors.

Here, you will be able to date back your happiness in the days before at Hua Hin.

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18-Hole Golf Game *Black Mountain Golf Club*



Black Mountain Golf Club opened to great acclaim in 2007. Within four years of opening, the course have garnered most prestigious awards, "Best New Course in Asia Pacific" since its first year of running and in 2009 was crowned "Best Championship Golf Course in Thailand" by Asian Golf Monthly Magazine. Later in 2010, Asian Tour players had voted the Black Mountain Golf Club to be "The Host Venue of The Year".

** Subsidized Cost of Golf Game (S\$150 net/person) to be paid by golfer

Please contact the conference registration desk for more information and confirm your attendance by 1st 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

*** Have a Pleasant Stay in Hua Hin ***

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