



21st Annual ACU Conference

5th – 8th Dec 2013

*Hyatt Regency Yogyakarta,
Indonesia*

Supported By



Conference Advisor



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Yogyakarta, Indonesia



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**Venue: Hyatt Regency Yogyakarta,
Indonesia**

Date: 5th – 8th Dec 2013

Windows of Opportunities

The credit card business is evolving fast and today banks are facing challenges from multiple fronts. Regulators around the world are tightening on the policies, sometimes eroding profitability, and there is increased competition from non-banks coming into the payments spaces. There has never been a greater need for banks to innovate and leverage on innovative platforms to reach out to the consumers.

ACU gives you the right platform to gain insight into innovative products, payments landscapes and trends to keep pace with.

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 their 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 2013 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

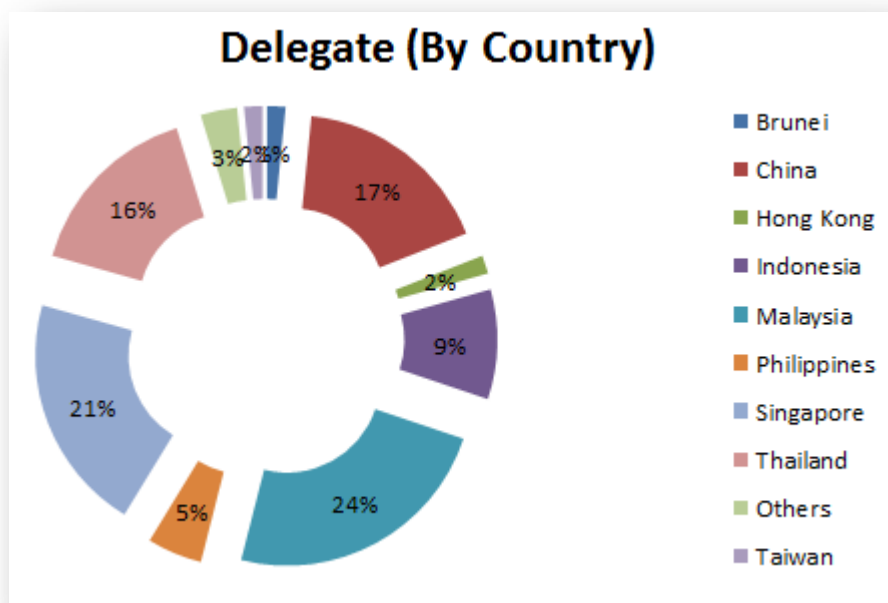
Be it at the presentations or during the relaxing environment at the welcome cocktail and themed dinner, there is every moment for you to meet or develop new relationship with fellow conference delegates.

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 Yogyakarta, Indonesia



Hyatt Regency Yogyakarta

Jalan Palagan Tentara Pelajar, Yogyakarta, Indonesia, 55581

Tel: +62 274 86 9123 Fax: +62 274 86 9588

Email: yogyakarta.regency@hyatt.com

Located in the scenic outskirts of Yogyakarta, Hyatt Regency Yogyakarta, a 5 star hotel in Yogyakarta is set in beautifully landscaped gardens, an extensive recreational centre and a well-designed golf course.

Wrapped around the sprawling 22 hectare hotel grounds is a nine-hole golf course designed by Fissette Golf Design and landscaped by Tongg, Clark and McCelvey, both from Hawaii. The par 30 golf course features the most challenging greens in town with 6 par - 3 holes and 3 par - 4 holes and plays to 1835 meters.



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Time	Activity	Venue
Thursday, 5th December 2013		
Various times	Arrival and check in	Hotel Lobby
18:30 pm till late	Dinner	Poolside Dinner
Friday, 6th December 2013		
7:30 am – 8:45 am	Breakfast	Kemangi Bistro
9:00 am – 12:30 pm	Conference	Ballroom
12:30 pm – 14:00 pm	Lunch (Photo-taking before lunch)	Kemangi Bistro
14:00 pm – 17:30 pm	Conference – cont'd	Ballroom
18:30 pm till late	Dinner (Off-site)	Sekar Kedhaton Restaurant @ Kotagede
Saturday, 7th December 2013		
7:30 am – 8:45 am	Breakfast	Kemangi Bistro
9:00 am – 11:45 pm	Conference	Ballroom
11:45 pm – 12:45 pm	Lunch	Kemangi Bistro
13:00 pm – 18:30 pm	Half-day Tour / Golf Game	Borobudur Sunset Tour / Merapi Golf
18:30 pm till late	Dinner (Off-site)	Ramayana sendratari dinner @ Prambanan
Sunday, 8th December 2013		
7:30 am – 10:00 am	Breakfast	Kemangi Bistro
12 noon	Check out	Hotel Lobby

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Arrival – Thursday, December 05, 2013	
Time (Venue)	Activity/Description
Various Times	Arrival and Check-in to Hotel
18:30 hr till late	Welcome Dinner @ Poolside

Day 1 - Friday, December 06, 2013	
Time (Venue)	Activity/Description
07:30 hr onwards	American Breakfast
08:45 hr to 09:00 hr	Registration & Event Administration
09:00 hr to 09:15 hr	<p>Chairperson's Opening Address</p> <p><i>Jacqueline Fernandez</i> <i>ACU Committee Chairperson</i> <i>EVP, Customer Lending Cluster, EastWest Bank</i></p>
09:15 hr to 09:45 hr	<p>Keynote Speech: Indonesia Credit Card Industry</p> <p>Local association to share about the current cards and payments landscape and the challenges and opportunities on the horizon.</p> <p><i>Dodit W Probojakti</i> <i>Board of Executive</i> <i>Asosiasi Kartu Kredit Indonesia</i></p>
09:45 hr to 10:15 hr	<p>Do Customers in ASEAN Really Use Mobile Banking & Mobile Payments? How and Why?</p> <p>Mobile banking and mobile payments are different concepts and services, though related, one is distinct from the other. Banks, merchants and vendors are debating the technology and devices that will support mobile/digital wallets, NFC and QR.</p> <p>So, are banks designing solutions which provide little service to customers? Is this why adoption rate is low and slow?</p> <p>In this presentation we will shed light on the ASEAN customers' behaviour regarding banking and payments, helping banks decipher the Hype from Reality.</p> <p><i>Cyrus Daruwala</i> <i>Managing Director</i> <i>Financial Insights, Asia Pacific</i></p>

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Time (Venue)	Activity/Description
10:15 hr - 10:45 hr	Tea Break
10:45 hr to 11:30 hr	<p>Every Diner is a VIP Take a look on how this revolutionary solution that increases restaurant owners profits by helping them seat more diners, takes more reservations, and turn casual customers into regulars. The solution will enables prompt and attentive service so they come back more frequently.</p> <p>Rethinking the Shopping Mall To remain competitive in a multichannel world, shopping malls owner and retailers need to find a solution to showcase their product and services in physical world while creating seamless experience across all touch points. Will there be a time when all physical shops are "virtually" eliminated?</p> <p><i>Iverson Lee</i> <i>Senior Consultant</i> <i>Worldline Asia Pacific</i></p>
11:30 hr - 12:00 hr	<p>Prepaid in Asia Pacific Today, pre-paid card is gaining traction with the consumers and have fast become a mainstream financial product.</p> <p>Case Study: Bluebird by AMEX and Walmart</p> <p><i>Ms Corinne Ng</i> <i>Vice President of Global Payments</i> <i>Amex</i></p>
12:00 hr - 12:30 hr	<p>New Trend in CNP Authentication</p> <ul style="list-style-type: none">• Insights into current CNP issues• Profitability protection through effective real-time fraud prevention• Reducing transaction abandonment rate with lower operation cost• Balancing Security and Convenience while reducing fraud <p><i>Andy Lee,</i> <i>Senior Director Asia Pacific</i> <i>CA Technologies</i></p>
12:30 hr - 14:00 hr	Group Photo Taking Follow By Lunch

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Time (Venue)	Activity/Description
14:00 hr – 14:30 hr	MasterPass: Shopping with Speed, Security and Simplicity Brief on how issuing banks can design MasterPass wallets with bespoke requirements and operate in different models and approaches. <i>Chng Soo Keat</i> <i>Senior Business Leader & Vice President,</i> <i>Technology & Operations</i> <i>MasterCard International</i>
14:30 hr - 15:00 hr	Tea Break
15:00 hr - 15:45 hr	Panel Discussion: <i>Moderator: Cyrus Daruwala,</i> <i>Managing Director</i> <i>Financial Insights, Asia Pacific</i>
15:45 hr - 16:45 hr	Interactive Breakout Session <i>CA Technologies</i>
17:00 hr	End of Conference – Day 1
18:30 hr till late (Off-site)	Dinner (Off-site) - Sekar Kedhaton Restaurant @ Kotagede

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Day 2 - Saturday, December 07, 2013	
Time (Venue)	Activity/Description
07:30 hr onwards	American Breakfast
09:00 hr - 09:30 hr	<p>Envisioning the Future of IBM Technology</p> <p>Deep-dive with the System z experts and peek into the future of IBM technology, measuring the benefits in areas of batch, security, utilization, upward scalability, TCO and many more.</p> <p>IBM Systems & Technology Group</p>
09:30 hr - 10:00 hr	<p>Introduction: Worldline Pay – Front Office Part of the family of end-to-end integrated payment software by Worldline.</p> <p><i>Seah Chye Huat</i> <i>Product Manager</i> <i>Worldline Asia Pacific</i></p>
10:00 hr - 10:30 hr	Tea Break
10:30 hr - 11:30 hr	<p>Worldline Products Update Session:</p> <p><i>Track 1: Cardlink II</i></p> <p><i>Track 2: ASCCEND</i></p>
11:30 hr - 11:45 hr	Closing Address
11:45 hr - 12:45 hr	Buffet Lunch
13:00 hr - 18:30 hr (Off-site)	<p>Half Day Tour (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) - Ramayana sendratari dinner @ Prambanan

Departure – Sunday, December 08, 2013	
Time (Venue)	Activity/Description
07:30 hr - 09:00 hr	American 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)

Borobudur Sunset Tour



Borobudur Temple

Borobudur is one of the greatest Buddhist monuments in the world. Founded by a king of the Saliendra dynasty, it was built to honour the glory of both the Buddha and its founder, a true king Bodhisattva. The name Borobudur is believed to have been derived from the Sanskrit words vihara Buddha uhr, meaning the Buddhist monastery on the hill. Borobudur temple is located in Muntilan, Magelang, and is about 42 km from Yogyakarta city.

A harmonious marriage of stupas, temple-mountain and the ritual diagram, this temple complex was built on several levels around a hill which forms a natural centre. The first level above the base comprises five square terraces, graduated in size and forming the base of a pyramid. Above this level are three concentric circular platforms crowned by the main stupa. Stairways provide access to this monumental stupa. The base and the balustrades enclosing the square terraces are decorated in reliefs sculpted in the stone. They illustrate the different phases of the soul's progression towards redemption and episodes from the life of Buddha. The circular terraces are decorated with no fewer than 72 openwork stupas each containing a statue of Buddha.

A half day guided tour to the temple will bring to life the knowledge contained within the reliefs.

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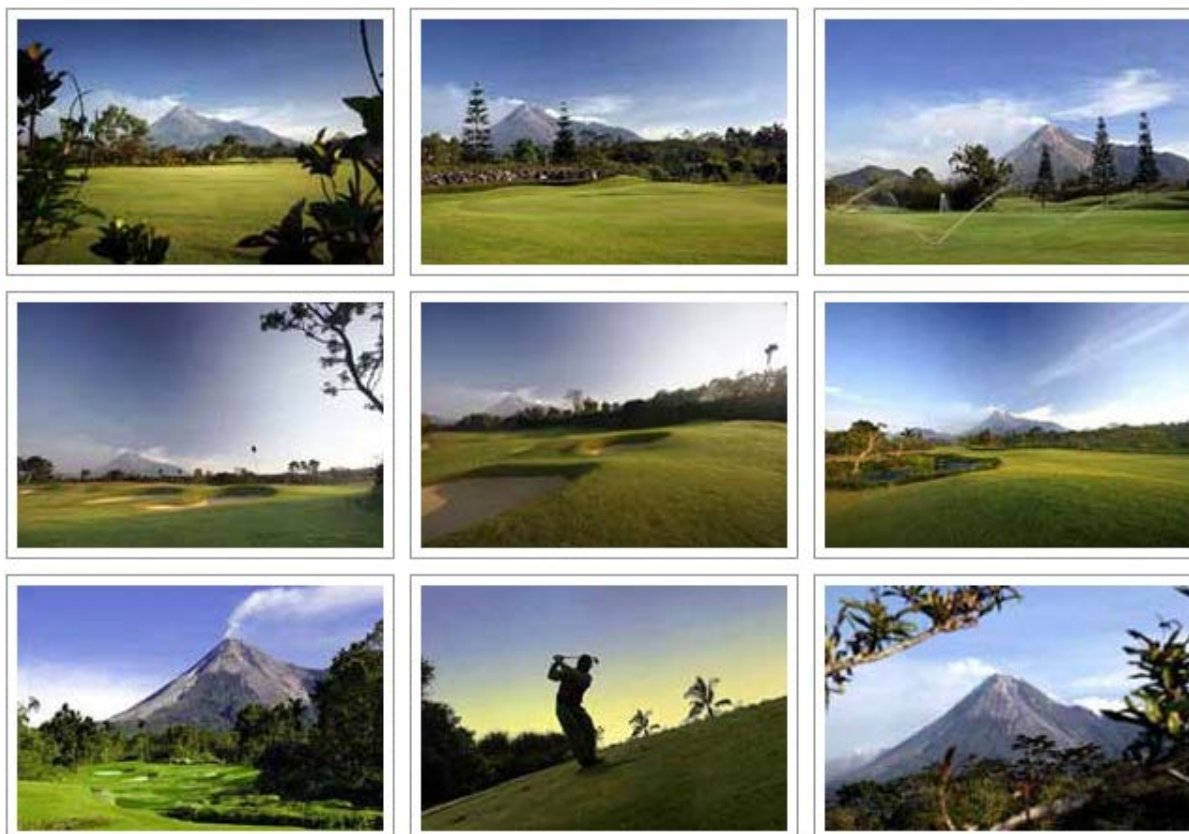
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18-Hole Golf Game Merapi Golf Club



Merapi the perfect Golf Course

A Golf Course sitting on 800 meters above sea level, with just the perfect climate and the most breath-taking panoramic view of Mount Merapi with the hinterland of Yogyakarta and the Indian Ocean, is worth trying to play on.

Please contact the conference registration desk for more information and confirm your attendance by 6th December after lunch time.

*** Have a Pleasant Stay ***

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