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2012

17th annual Cards & Payments Asia

25 – 27 April 2012

Suntec Singapore International Convention & Exhibition Centre



Asia's largest smart cards & payments conference and exhibition

Develop strategic partnerships to drive business innovation

Learn about collaborating with key stakeholders in your value chain to drive product and service innovation

Uncover opportunities for growth in emerging markets with new product offerings

Find out how you can reach out to the increasingly tech-savvy and discerning customers in Asia by exploring new products and platforms to enhance customer engagement

Build security and reliability within your organisation

Learn how to safeguard your internal infrastructure and protect your customers from emerging threats on the Internet and mobile platforms

Co-located with:



Organised by:



www.cardsasia.com.sg

Featuring over 60 presentations over 2 days!



Join us at the **Cards conference track** to learn more about, growing and diversifying your product portfolio, engaging in strategic partnerships to gain market share and strengthening customer loyalty.

Through the **Payments track**, find out more about utilising new payment channels to deliver value to your consumers, implementing a new payments platform in your organisation, reaching out to the masses with remote payment systems.



At **NFC World Asia conference track** next year, hear industry leaders have to say about, the evolving NFC ecosystem and the strategies for collaboration going forward, the implementation of mobile payments in businesses today and the move towards NFC commercialisation.



Attend the **Digital ID World Asia conference track**, to glean valuable insights on the evolving digital security landscape. Learn more about the strategies to manage ID access and authentication within your organisation, minimise the risk of security breaches and optimise security on the cloud and mobile platforms.



Attend the **Prepaid cards segment** to find out about the right prepaid card offering for your business. In addition, learn about the market opportunities for prepaid products and maximising the profitability of your product offerings.

Joint Plenary

The joint plenary session will bring together all the conference attendees in one session with some of the best minds from the **banking, telecommunications, retail and government sectors**.

The session will be filled with exciting presentations and panel discussions on new payment platforms and how they can be used as an engine of growth as well as, key strategies to engage the tech-savvy consumer of today.

Driving business excellence & customer centricity with new growth platforms

In the current business environment, one of the key factors of success is the ability to predict the ever-changing needs of one's customers. With the competition to capture a share of the customer's wallet intensifying, it is crucial to strengthen your brand loyalty by creating a unique value proposition for your consumer. To achieve this it is crucial to focus on refining product offerings, innovation to enhance customer experience and staying one step ahead in managing the risks in fraud and security.

At **Cards & Payments Asia 2012**, you will hear from the best minds in the industry discuss some of the key issues facing your industry today. With more than **700 conference attendees, 60 interactive and engaging discussions over 8 conference tracks**, this is a golden opportunity for you to take your business to the next level.

Join us at Cards & Payments Asia and it will prove to be your best investment to date as you will learn:

- How to enhance customer loyalty and the brand image of your card offering
- How to utilise new payment channels to deliver value to consumers
- How to work with key stakeholders to drive NFC commercialisation?
- How to implement new identification and authentication systems in your organisation
- How to leverage on strategic partnerships & collaborate to gain greater market share

Cards & Payments Asia 2012 is the perfect platform to gain insights from key decision makers across industries on how to capitalise on the emerging growth opportunities present in the region. Be it strategic partnerships or customer engagement strategies; hear from the movers and shakers across industries on how to successfully establish your brand in Asia today.

Flip these pages now to discover what 2012 program has in store for you!

To register, contact Debby Lim at +65 6322 2710 or debby.lim@terrapinn.com today!

5 Key Reasons

Why you should be at Cards & Payments Asia!

- | | |
|--|---|
| <p>1 It is a one stop avenue for you to network with key industry partners, gain insights on the main strategic issues organisations face today and most importantly close those coveted business deals.</p> | <p>2 An amazing line up of speakers! – Hear from the finest speakers across industries at one strategic platform. With 60 engaging presentations and discussions over 2 days, this is the perfect place to gain first hand industry knowledge.</p> |
| <p>3 Mega conference event – Cards & Payments Asia 2012 is going to have four conference tracks combined in one program. We will have two new tracks next year a dedicated one for Payments and the introduction of Digital ID track. Attend all four conference tracks with a single pass and make the most of your investment by registering today!</p> | <p>4 NFC Leader's Symposium – NFC World Asia 2012 will have a dedicated session with some of the key stakeholders from the telecommunications, government, banking and regulatory come together in one power session to discuss the way forward for NFC commercialisation.</p> |
| <p>5 Exciting events and networking opportunities – Cards & Payments Asia 2012 will be launching our SMART Card Awards which will honour the best in the Cards, NFC, Prepaid, Digital ID & Security, Prepaid and RFID product categories. This is an excellent opportunity to nominate the most deserving and cutting edge organisations in the industry. Turn the pages to learn more!</p> | |

Hear from more than 40 global and regional speakers

Other Speakers at Cards & Payments Asia 2012

Sudipta Roy, Joint General Manager & Head Products, Portfolio Management & Marketing, **ICICI Bank**

Pranav Seth, Head E-Business, Global Consumer Financial Services, **OCBC Bank**

Kevin Gillick, Executive Director, **GlobalPlatform**

A.P. Hota, MD and CEO, **National Payments Corporation of India**

Muhammad Nasrul, Group Head Card Operations, **Bank Danamon Indonesia**

Parag Rao, Senior Executive Vice President, Credit Cards & Merchant Acquiring Services Business, **HDFC Bank**

Anand Cavale, Managing Director and Business Head, Cards & Consumer Lending, **Citibank**

Faraaz Ali, Senior Vice President, Cards Division Head MENA, **Citibank**

Dharmaraj Ramakrishnan, Head of Core Banking Unit, **ING Vysa Bank**

Aijaz Shaikh, Joint Director Payment System-Policy and Regulation Division, **The Central Bank of Pakistan**

Toschanok Leelawankulsiri, Division Executive Payment Systems Policy, **Bank of Thailand**

Paul Skiadas, Executive Vice President Sales & Marketing Asia Pacific, **GE Capital**

Didier Durand, Mobile Contactless Services Director, **Orange FT Group**

Fariq Cader, Senior GM - New Business Development and Mobile Commerce, **Telekom Axiata, Sri Lanka**

Amit Purohit, DGM & Head - Product, Marketing & Business Development, Mobile Commerce, **Tata Teleservices**

Heru Sutadi, Commissioner, **Indonesian Telecom Regulatory Authority**

Seungchul Byun, Manager Payment Convergence Business Team, **KT Corporation**

Herman Suharto, Head of Business Development Division - Mobile Commerce, **PT Smartfren Telecom**

Ashok Pal Singh, Deputy Director General, **Unique Identification Authority of India**

Siti Rohani M. Yusup, Director - Government Multicard Project, National Registration Department, **Ministry of Home Affairs - Malaysia**

Silvester Prakasam, Deputy Director Fare Systems, **Land Transport Authority - Singapore**

Vishal Hanmattekar, Director of Loyalty, **Taj Hotels Company Limited**

Anshu Sarin, Vice President (Guest Loyalty & Kingfisher Holidays) King Club, **Kingfisher Airlines**

Leading industry executives



Brett King, Author, **Global Best Seller BANK 2.0**, Founder and Chairman, **Movenbank**

Brett King is the bestselling author of BANK 2.0 and the founder of Movenbank - a new direct mobile banking proposition in the U.S. BANK 2.0 has received widespread industry acclaim and has been a #1 bestseller in the U.K., U.S.A., Germany, Japan, Russia and throughout Asia. In his keynote presentation, Brett will be sharing his insights on the fundamental shift in consumer behaviour and the evolving digital landscape.



Anil Kishora, Chief Executive Officer, **State Bank of India**

Anil Kishora is currently the CEO of the State Bank of India (SBI) in Singapore. Having joined SBI in 1982, he has held senior positions in various areas of banking over his 28 years of service. His functional specialisation has been in Corporate Credit and International Business. In his keynote presentation, Anil will be sharing his insights on the move towards new platforms in driving business growth and excellence.



Vince Au Yoong, Senior Vice President, Head Cards & Unsecured Business, **RHB Bank**

Vince has more than 25 years working experience in the financial services industry. He has extensive experience in managing credit cards and consumer finance business with core competencies in consumer risk management and credit operations. Vince will be sharing his views on card portfolio growth and diversification strategies in Asia.



Thore Vestergaard, Director, Regional Wholesale Cards Head Global Transaction Services, Asia Pacific, Markets and Banking, **Citibank**

With over 17 years of experience in electronic payments, Thore has worked extensively with multinational corporations and government institutions, leveraging card technology to modernise and transform the way they manage commercial payments. Prior to joining Citi, Thore was Head of Corporate and Government Solutions, EMEA at Visa International. Thore will be sharing his insights on the developing prepaid cards sector.



Puneet Verma, Head of Distribution - Consumer Banking, U.A.E: Barclaycard, Assets & Barclays At Work, **Barclays Bank**

Puneet has over 17 years of corporate experience with leading financial institutions & multi-national companies across India and the UAE market. His expertise lies in marketing, sales and distribution in the Consumer Banking, Automobile & Telecom Services industries. He is well placed to discuss the optimal distribution strategies for your product portfolio.



Mags V. Surtida, Assistant Vice President and Marketing Head for the Credit Cards Business, **Union Bank of the Philippines**

Mags has pursued various marketing roles for over 12 years, in industries such as banking, food manufacturing, retail and IT. She will be sharing her wealth of knowledge in the area of cards marketing and insights on the cards industry today.



Monchito B. Ibrahim, Commissioner, **Department of Science and Technology - Information and Communications Technology Office (DOST-ICTO) Philippines**

Monchito is currently with the Department of Science and Technology - Information and Communications Technology Office (DOST-ICTO) as the Commissioner, he also served as Commissioner on the Commission on Information and Communications Technology (CICT) until June 30, 2011. Listen to him discuss the key strategies to strengthen cross border security on the digital platform.



Heru Sutadi, Commissioner, **Indonesian Telecom Regulatory Authority**

With over 10 years of experience in the telecommunications industry, Heru currently holds the office of the Commissioner at the Indonesian Telecom Regulatory Authority. He will be sharing his insights on the growth of the digital payments landscape in Indonesia and the market opportunities present in the region.



Koichi Tagawa, Chairman, **NFC Forum**

Tagawa-san is the General Manager of Global Standards and Industry Relations Department of the FeliCa Business and has actively contributed to the establishment of the NFC Forum. He will be sharing his insights on developing the NFC ecosystem as the contactless payments industry moves towards commercialisation.






Jean-Marc Dallaire, SVP, Head of Credit Cards & Personal Loans, **Thanachart Bank Plc**

Jean-Marc has been within the financial services (banking and credit cards), loyalty programs, retail, finance and accounting functions for 25 years. As a Scotiabank's secondeed, he is now actively involved in Thailand where he introduces and manages a credit card business and the unsecured lending and payments channels for Thanachart Bank, one of Scotiabank affiliates in the Asia-Pacific region. He will be sharing his insights on developing the credit card division within Thanachart Bank.

Sign up by 30 Dec 2011 and save up to SGD980!

Contact Debby at +65 6322 2710 today!

Conference Day One 25 April 2012, Wednesday

8:00	Registration			
8:50	Chairman's opening remarks			
Joint Plenary: Shifting Paradigms – The Move Towards Innovation & Customer Centricity				
9:00	KEY NOTE	Brett King – The Big Shift Keynote Presentation		
9:45	Mega Panel: Uncover the power of collaboration in implementing innovative platforms to drive revenue growth			
10:30	Exhibition opening ceremony and tour of show floor			
12:00	Power Lunch by  OmniPay <small>Innovation in Tourism Management</small>			
	Cards	Payments	NFC	Digital ID
	Products & Markets	Payments Strategies in the New Age	Partnership & Collaboration for an Integrated Ecosystem	ID & Access Strategy
12:55	Chairman's opening remarks			
13:00	CASE STUDY	CASE STUDY	CASE STUDY	CASE STUDY
	Establishing and growing your product portfolio in a new market – A Case Study on Thanachart Bank	A case study on Indonesia: The move towards digital payments – How to successfully roll out a new payment platform?	Towards an interoperable future: Driving service, standards and certification in NFC	The strategic imperatives for a comprehensive and secure citizen identification program – A case study on the Unique Identification Program of India
13:30	Key drivers for an effective acquisition strategy for cards business in developing & emerging markets	Migrating consumers to new payment platforms – Making the switch to cashless transactions	Looking to the future of NFC products and services – A Korean perspective	Exploiting the power of smart cards for a Multipurpose Citizen ID Program – A Malaysian perspective
14:00	PANEL	PANEL	Round TABLE	PANEL
	Grow your cards portfolio by exploiting opportunities in emerging markets	What will be the next to go? The fate of traditional payments in the face of its modern contemporaries	 Footing the NFC bill – How should the respective stakeholders collaborate?	GlobalPlatform: Addressing privacy and compliance standards for ID access programs
14:40	Afternoon refreshments			
	Partnerships & Collaboration	Mobile Payment Applications		ID & Access Applications / Innovation
15:15	The power of networks – Working with key stakeholders to diversify and expand your card portfolio – A Malaysian banking industry perspective	Learning from experience – Discover the opportunities and key issues in NFC based mobile payments		Managing identity access and authentication on E-governance platforms
15:45	Leveraging on strategic partnerships to develop a strong value proposition for co-brand credit cards	The emergence of the mobile wallet concept and its value proposition for your business		ID access management – Learn the key areas of focus for access and authentication for CIO's today
16:10	PANEL	PANEL	PANEL	
	Partnership & collaboration: Survival in the competitive cards & payments space – Forging strategic partnerships to drive card programs and networks	Payments on the ubiquitous mobile platform – Working with key stakeholders to create a viable business	Identity applications showcase: Protecting the Digital Identity – Securing access and electronic ID documentation	
16:50	Winning market share through effective partnerships and collaborative distribution channels	Mobile commerce in action – Discover the practical aspects of implementation		Exploring ID authentication on multiple platforms to enhance efficiency
17:15	 Chairman's closing remarks and end of conference day one Smart Card Awards Ceremony and Gala Dinner			

Conference Day Two 26 April 2012, Thursday

8:00	Registration			
8:50	Chairman's opening remarks			
Joint Plenary: Driving Business Excellence With New Growth Platforms				
9:00	Redefining the roadmap to success in new markets: Aligning your business model to accommodate the changing consumer landscape			
9:45	Presentation by Ron Kauffman			
10:30	Morning refreshments			
	Cards	Payments	NFC	Digital ID
	Prepaid Opportunities in the Cards Space	Remote Payment Platforms	NFC to Enhance Consumer Experience	Security & Data Protection Strategies
11:10	Chairman's welcome remarks			
11:15	The emergence of prepaid credit cards for welfare disbursement, remittance & employee payouts	The evolving role of internet banking and e-commerce – Designing an engaging and convenient platform for your consumer	Driving NFC over a broad range of uses – Discover the full potential of customer focused NFC applications	Be at the forefront of cyber security and fraud prevention – Understand the evolving nature of threats on the digital platform
11:35	Open loop, multi-purpose Prepaid Card program on Banking Correspondent Model	Implement a branchless banking system to broaden your consumer base – Understanding the business model for banking with scale	Commercialising NFC – Presenting the right value proposition to your end user	Security a two- pronged approach: Establishing a stringent access infrastructure for highly restricted areas in the physical and digital spheres
12:10	Exploit the value proposition of prepaid cards for your business	Utilising mobile channel innovation to drive reach to a broader consumer segment	Utilise GlobalPlatform technology in your next NFC Project to overcome the issues of security and compliance on the mobile platform	Security on the Cloud – Have the right controls and to secure remote data
12:55	Networking lunch			
	Loyalty & Branding	Standards & Applications	Commercial NFC Applications & Solutions	Security & Data Protection Applications
14:30	Strengthen your card profile with the power of social media and the mobile platform	Contactless payment applications and fraud – Discover the key measures to grow your contactless business while safeguarding your consumer and organisation from fraudulent activity	NFC in the transport & retail industry – Migrating to the NFC platform for ticketing	Enhancing cross border security on the digital platform to protect sensitive information and secure transactions
15:00	Understanding the psyche of the consumer of today to enhance brand loyalty	Best practices for merchants-centric service	Presenting a customer-centric vision: Commercial NFC applications in today's global environment	Safety & data protection in the digital world – How to effectively manage your data in cyberspace
15:30	Afternoon refreshments			
16:10	PANEL Uncover the strategies to create a successful card loyalty program	Showcase: The EMV move towards contactless payments and its implications for your business	PANEL The potential for growth opportunities in NFC applications	PANEL Leverage on the evolution of authentication technologies for secure data transfer
16:55	Creating a holistic card based loyalty program – The evolving role of the traditional loyalty card programs	GlobalPlatform: Creating a sustainable and standardised mobile contactless ecosystem	Checking in with NFC – The potential for mobile based check-in's and ticketing in the Airline industry	Strategies to mitigate the risk of fraud on electronic banking channels
17:30	Chairman's closing remarks and end of conference day two			

Workshops 27 April 2012, Friday

The Service Leadership Workshop with Ron Kaufman

This interactive one day Workshop educates senior managers with best practices to spur immediate and lasting cultural change throughout organisations, building an uplifting service culture for a sustainable competitive advantage.

Key benefits:

- Increase profitability, capture unclaimed market share, secure higher employee engagement and increase customer loyalty.
- Discover the fundamental principles to raise service levels and improve customer experience at every contact point.
- Take away proven strategies, best practices, and techniques to reinforce a service culture in 12 essential areas.

Brett King Workshop Series

Brett's workshop based on his best seller Bank 2.0, will provide in-depth insights into the changing paradigms in customer engagement and working with the internet & mobile platforms.

The workshop will drill down on tactical solutions based on his ideas of transformational customer experience. Learn how your organisation can better adopt a multi channel approach in targeting the tech savvy consumer of today.

Sign up now for this unique opportunity to learn from Brett's wealth of experience and take your business to the next level.

Digital ID Workshop

At this workshop attendees will gain insights into implementing new access and authentication systems in their organisations.

The program will cover the following:

- Learn how biometric, facial recognition and remote authentication technology can optimise your existing authentication infrastructure
- Understand the safeguards your organisation can implement to reduce the incidence of cyber crime
- Gain insights on the best ways to secure mobile based transactions and protect your customer's data

Join us today for a hands-on and interactive session, where you will gain strategic insights to key issues regarding authentication & security.

NFC Developers Workshop

The program will cover the following:

- Migrating to the NFC platform – Learn more about the implementation process in terms of attaining interoperability and industry standards
- Integrated NFC solutions or add-on's such as stickers and tags – Understand what would work best for your organisation
- Learn how to overcome the key challenges in implementing NFC solutions within your existing infrastructure

Register now for interactive roundtable sessions, where you will have the opportunity to find the answers to your most pressing questions on NFC implementation.

SMART CARD Awards
ASIA 2012

25 April 2012, Wednesday, Singapore

Recognising and Celebrating Industry Leaders

The inaugural **Smart Card Awards Asia and Gala Dinner** is designed to identify and reward those companies who have demonstrated an unparalleled ability to succeed and have continually set standards of excellence. Be a part of this exclusive and prestigious gathering of the region's leading authorities in smart card innovation and join us in recognising the outstanding efforts of the top retail banks, telecommunication operators, government bodies, retailers and more in Asia!



Network with your regional peers

Award Categories:

- Best Co-Branded Card
- Best New Card Campaign of the Year
- Best National ID Program
- Best Prepaid Card of the Year
- Best Digital Application
- Best NFC Collaboration Partner
- Best Payment Innovation
- Best Security and Authentication Program
- Best Retail Technology Innovation
- Best Application in E-Payments
- Best Application in Mobile
- Best Loyalty Program
- Best RFID Project Implementation
- Most Innovative RFID Application

How to participate?

- Step 1:** Official nominations will be made available from 1st Jan to 1st Mar 2012 via our website www.cardasia.com.sg.
Note: You can also indicate your interest of nomination submission before 1st Jan via our enquiry page.
- Step 2:** Select the category you are interested in entering and complete the online nomination form by answering 5 simple questions. **Only entries submitted through online form will be accepted as valid entries.**
- Step 3:** Shortlisted nominees will be notified on 1st Mar 2012. Official announcement of the winners will be made at the Smart Card Awards.

Stay tuned to our website www.cardasia.com.sg for the panel of judges!

Contact Audrey Leong at +65 6322 2786 or email audrey.leong@terrapinn.com for details on nomination submission or sponsorship opportunities

Be seen and heard at Asia's most relevant and comprehensive Smart Technology event

Leverage on the 17th annual Cards & Payments Asia – The region's most established industry event and gain your foothold within the entire ecosystem. With the rise of new payment platforms and the evolution of smart card technology, it is clear that Asia has immense growth opportunities for the cards & payments industry. Governments in Asia are spearheading the commercialisation of NFC and you will need to be updated of the latest developments that are happening in the region. Countries in Asia like India, Indonesia and Thailand are the lands of opportunities in the Digital ID space. Garner the first-mover advantage in order to access these markets quickly. A recent survey has indicated that security remains as a key concern in the entire ecosystem. How can your solutions ensure security and the protection of your clients' data?

Our event has the answers for you. Meet quality trade professionals, increase brand awareness, introduce new products and hold exclusive events for your customers all under one roof.

By partnering us, you will be provided the valuable opportunity to:

- **Exhibit and showcase your latest products and solutions** to a group of qualified and targeted audience.
- **Establish credibility and demonstrate your thought leadership** through high-profiled speaking roles! As prime speaking slots are limited, you'll want to secure a prominent and compatible opportunity with us soon.
- **Gain visibility and raise your corporate profile** by positioning your brand at the front of senior level executives who are assessing expertise and services.
- **Network, build lasting relationships and acquire business partnerships** through networking activities and face to face meetings with decision makers.

For participation opportunities, contact Audrey at +65 6322 2786 or audrey.leong@terrapinn.com OR Joyce at +65 6322 2765 or joyce.lum@terrapinn.com



Generate new business and strengthen existing relationships with industry leaders

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Official Pavilion Partners:	Official Media Partner:	International Marketing Partner:
<small>Singapore Manufacturers' Federation</small>	<small>www.CardsNow.com</small>	

Media Partners:

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- TESLIN BY PPG INDUSTRIES
- UBI FRANCE
- and many more...

* updated as at 17 Oct 2011