

20th-21st April 2016

Suntec Convention Centre,
Singapore

CARDS & PAYMENTS

Asia 2016

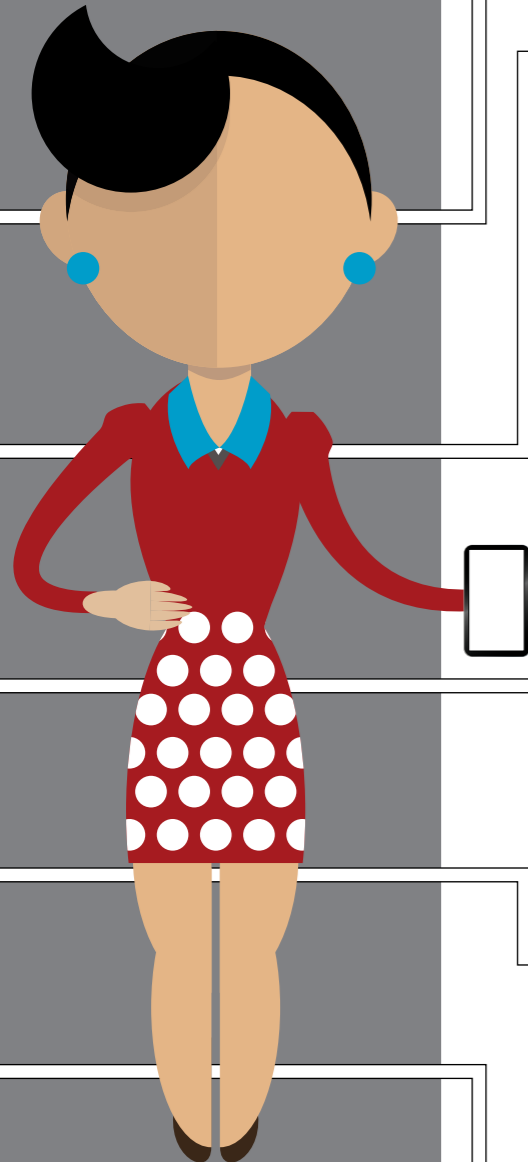
THE FUTURE OF PAYMENTS
INNOVATION
DISRUPTION
OPPORTUNITY

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www.cardsasia.com.sg | 

A DAY IN THE LIFE



Jane's alarm wakes her at 06:00. Out of habit, she rolls over and checks her phone for messages. A notification flashes up, her metro card doesn't have enough credit to take her across town for her scheduled 9am meeting. One swipe and the balance is topped up.

Getting out of bed, Jane makes her way down to the kitchen. With only a couple of coffee capsules left in the container, she realises she's about to be caught short. Fortunately she's able to order her favourite blend with just a click of a button on the container, the charge being automatically deducted from her account and loyalty points being added without any fuss.

Dressed and ready for the day, Jane swings by the local hawker centre on her way to the metro station, where she pays for her favourite dish with a tap from her smart watch. She's on great form when she gets to her first meeting of the day, so great in fact that they agree there and then to a business deal. Jane asks her new supplier to sign an agreement on her device, and moments later the first instalment payment has already been made and reconciled.

To celebrate, Jane and her colleagues head out for drinks that evening. The receipt for the night's entertainment is automatically sent to Jane's email address, and her colleagues are able to pay their part of the bill through the P2P payments platform that helps them keep track of their spending every time they go out.

Jane heads home happy and ready for bed, taking a moment to send a remittance payment to her family with just a couple of taps on her device. Jane is living the future of payments, a future that is just around the corner.

At Cards & Payments 2016, we will be giving our delegates an exclusive look into this future. Come join us.
www.cardsasia.com.sg

OUR STORY

Cards & Payments Asia is the region's most established event on payments disruption and innovation. Back in 1996 we launched the conference as an opportunity for the card manufacturing industry to meet and discuss the most pressing issues of the day. As the payments industry evolved, so too did the conference, charting as it grew the rise of the web, the growth of digital payments and the changed expectations of the connected customer.

Over the years we have also responded to the growth of the payments ecosystem by launching a series of co-located yet interlinked conferences which bring together key end users for our primary payments-focused client base. These senior level events are:



THE CONFERENCE

Over the years we've brought together some of the most innovative payments professionals from around the world. 2016 will be no different.

We're reaching out to the most exciting and thought provoking participants who can provide you with insights that you can take back to your business.

Recent speakers have included



“Very well organized and executed event. Exhibition layout and vendor mix was good. I enjoyed the presentation made by various industry experts.”

Director of Regional Architecture
Global Transaction Banking
Deutsche Bank



HAVE AN INTERESTING CASE STUDY?

Contact Oliver Arscott now on oliver.arscott@terrapinn.com to discuss the opportunity to speak at the conference.

AGENDA AT A GLANCE

PRE-DAY TUESDAY 19 APRIL 2016

FINANCIAL INCLUSION ASIA SUMMIT

CREATING AN INNOVATION CULTURE WORKSHOP

LOYALTY MARKETING WORKSHOP

DAY 1 WEDNESDAY 20 APRIL 2016

09:00 Morning Keynote Presentations

10:20 Networking Break

Cards & Payments

E-Commerce Show

Retail Technology Show

Future Bank

11:15 Multi-Channel Payments

Blockchain

Acquisition & Engagement

Immersive Retail Experiences

Multi-Channel Banking

12:25 **ROUNDTABLES ON PAYMENTS, E-COMMERCE, RETAIL TECHNOLOGY & FUTURE BANK**

13:00 Lunch

14:30 Analytics

P2P Payments

Customer Analytics

Customer Analytics

The future of the branch

16:15 Networking Break

17:10 Evening Keynote Presentations

18:00 Networking drinks and awards dinner

DAY 2 THURSDAY 21 APRIL 2016

09:00 Morning Keynote Presentations

10:40 Networking Break

Cards & Payments

E-Commerce Show

Retail Technology Show

Future Bank

11:15 Payment Start-Up Partnerships & Acquisition

Merchandising

Inventory Management

Innovation Strategy

11:55 Decentralised payments

Supply Chain

Merchandising

Disintermediation

12:45 Lunch

14:00 **ROUNDTABLES ON PAYMENTS, E-COMMERCE, RETAIL TECHNOLOGY & FUTURE BANK**

14:45 Innovation in B2B Payments

Social, Local, Mobile

Retail Analytics

Security, Privacy & Compliance

16:30 End of Conference

POST-DAY 22 APRIL 2016

HOME DELIVERY ASIA SUMMIT

PREDICTIVE ANALYTICS WORKSHOP

CASH HANDLING WORKSHOP



KEYNOTE SPEAKER

TOM BLOMFIELD CEO **MONDO**

Incremental change has long been the standard for the banking and payments industry.

From security implementation to developing a multi-channel strategy, it has often been a case of doing just enough to keep up with competitors.

Now however, a new breed of business is being born, one which could spell the end of “business as usual” for even the most innovative banks.

From banking as a concierge service, to the current account as an app store, the rules are about to change.

At Cards & Payments Asia join Tom Blomfield, CEO at British fintech start-up Mondo, who will lead our delegates through his compelling vision of the future of banking and payments.

KEYNOTE SPEAKER

ALEX HUNTER FORMER HEAD OF DIGITAL **VIRGIN GROUP**

The digital revolution has both equipped businesses with the tools to better understand and engage their customers, and at the same time has caused many to lose sight of the importance of one-on-one, personal interaction.

Getting the balance right between data-driven engagement and service and the provision of deeply personal moments of magic is an essential one for businesses to get right.

No one is better equipped to lead our attendees through this more than Alex Hunter, who as a brand consultant, start-up mentor and former head of digital at Virgin Group has spent his career helping businesses discover the science and the art of great customer experience

OUR SPEAKERS



MICHAEL CASEY
Co-Author
Age of Cryptocurrency



ALEX HUNTER
Consultant, Mentor &
Former Head of Digital
Virgin Group



RAJU NAIR
Executive Director,
Customer Journey Design
DBs



MARCELO GARCIA CASIL
CEO
DXMarkets



SHARATH DORBALA
Head of Sales,
Marketing and Products
Amdocs



ANGELO ROXAS
COO APAC Technology
& Head, Technology
Strategic & Regulatory
Change APAC
Barclays



RAJNISH KHARE
Head of Digital
Transformation
HDFC Bank



MARK PEREZ
Head of Retail
Banking Group
Metrobank



DAVID MOSKOVITZ
CEO
Coin Republic



RON HOSE
CEO,
Coins.ph



MARK MACKENZIE
Head, Asia
Lenddo



CASEY LORD
Chief Growth Officer
Xendit



AIDIL ZULKIFLI
Co-Founder
UangTeman



IC LIU
CEO, Cards & Payments
CTBC Bank



RAKHIL FERNANDO
Founder
Kashmi



NICHOLAS LEE
CEO
EZ-Link



NELSON LEUNG
Executive Director
Bangkok Smartcard
System



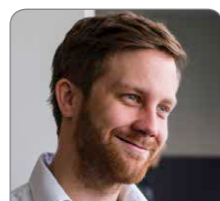
HEMANT GALA
Director, Payment
Business Development
Flipkart



BEN THORPE
Director Global Marketing
Glory Global Solutions



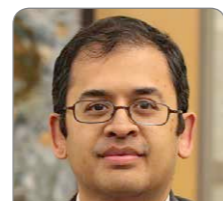
PAUL STODDART
Managing Director
Vocalink



TOM BLOMFIEL
CEO
Mondo



DOUG STEPHENS
Founder
Retail Prophet



ANANTH NARAYANAN
CEO
Myntra



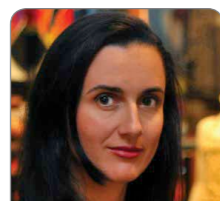
WING YUEN LOON
Innovation Director, CIMB
Bank Berhad



SANDEEP INDURKAR
Mobile Payments Head-
Internet Banking & Mobile
Banking Group
ICICI Bank



JP ELLIS
CEO
Cekaja



CLAIRE MULA
Managing Director
Sprooki



JOSEPH TOH
Head of Strategy &
Innovation - Asia Pacific
Credit Suisse



MEI LEE
SVP Digital
Como Group



ARVIE DE VERA II
Head of Business
Transaction
Union Bank of the
Philippines



STEVEN SUKIANTO
Senior Vice President
Head of Cash
Management Operations
Bank Permata



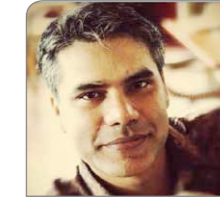
JASON TYMMS
Head, Pre-Paid, APAC
Mastercard



GIRIRAJ JADEJA
Regional Head - Asia,
Financial Institutions
Group, IFC
World Bank Group



ADITYA GUPTA
VP and Head
of E-Business
OCBC Bank



SAJID RAHMAN
Angel Investor and CEO
Telenor Health



KRIS KUBIENA
Proposition Delivery
Director
Vocalink



KOTADIA MALIKKHAN
Senior Executive,
Leading Financial
Institution



ALVIN LIM
Head of Direct Channels
HSBC



KENNETH TSIN
Head of Channel
Management and
Operations
The Bank of East Asia,
Limited



AMIT MARWAH
Chief Marketing Officer
Infinoa Services
& Solutions



GARY COLLINS
Senior Executive
Leading Financial
Institute



WORACHAT LUXKANALODE
SVP, Head of Retail
E-Business
Bank of Ayudhya



RADEN ANDI KARTIKO UTOMO
EVP & Head of E-Banking
and Non Traditional Channel
PT. QNB Indonesia



TITHIRAT SIRIPATTANALERT
SVP, IT Security
Operations
Siam Commercial Bank



PAWEL KUZNICKI,
CEO
Capital Match



RAJAT GANDHI
CEO
Faircent



KELVIN TEO
Co
Funding Societies



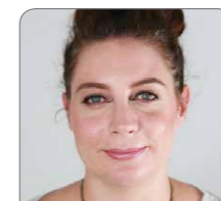
MARCO GERVASI
Author
East-Commerce



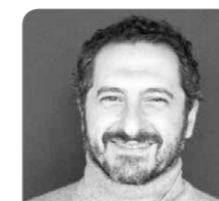
MICHELE FERRARIO
Group CEO
Zalora Group



WENDA LEWIS
Marketing Director
Hipvan



**ALEXIS HOROWITZ-
BURDICK**
CEO
Luxola



RAFFAELE GIOVINE
Co-Founder
Ialist



RALPH WUNSCH
Managing Director
MetroDeal



LIONEL TANN
Partner
Rajah & Tann
Singapore LLP



SHANE CHIANG
Head of Marketing
Honestbee



CHRISTEL BOUVRON
Head of Analytics & BI
GrabTaxi



ALBAN VILLANI
Sales Director, South East
Asia,
Criteo



JOHN BERNIS
Head of Data Science
Lazada Group



DOUGLAS GAN
CEO
Vanitree



BRIAN FOO
CEO
Gigfairly



PENNY COX
VP Commercial
Redmart



ALEXIA SICHÉRE
Founder & Managing
Director
FoxySales



TAK MAEKAWA
Head of Global
Reward Business
Rakuten



ANKUR BAGGA
Head, E-Commerce
Operations
Trekology












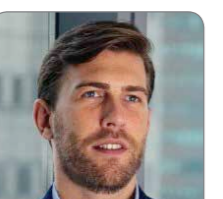









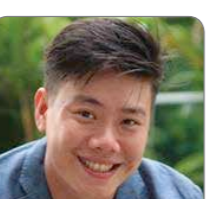
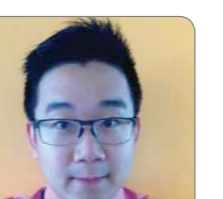
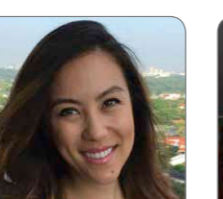








EMMA HEAP
Managing Director
Foodpanda Singapore



PAUL WEBSTER
Brand Development
Lead APAC
Instagram

OUR SPEAKERS

 ROGER YUEN CEO Clozette	 CHRIS FENG CEO Shopee	 KUSOMO MARTANTO CEO Bibli.com	 MATTHEW CUSHEN Co-Founder Worth Capital	 PHIL DORMAN Director ?What If!	 SEAN CHOO Head, Regional Retail & Channel Innovation Samsung
 OLIVIER MERMET VP Corporate Store Design & Visual Merchandizing Estee Laude	 DARREN WATSON Executive Creative Director APAC FITCH	 ELENA TAN Head of Ecommerce Royal Selangor	 GORDON NUGENT Head of Online, Harvey Norman	 TRISTAN POLLOCK Co-Founder Storefront	 TOM KELSHAW Director of Technology Metalworks Maxus
 AARON ROWLEY CEO Electroloom	 TONY NAVIN SVP, Strategic Initiatives Snapdeal	 SVEN HUBERTS Regional Managing Director, APAC Isobar	 SURESH DALAI Head of Merchandising Levi Strauss	 JOHAN VRANCKEN MD, Innovation Practice Nielsen	 PUSPAK PATRO CIO MBT
 SEAN BURKE- GAFFNEY Director, Technology SapientNitro	 ELVIN LI Head of R&D Reebonz	 DANIELE PEROTTI Marketplace Operations Director Global Fashion Group / Zalora	 SUSHIL VERMA Director International Logistics Pitney Bowes	 ASHUTOSH LAWANIA Co-founder Myntra	 ARNE JEROSCHEWSKI VP Business Development Asia Pacific DHL e-commerce
 PAUL VAN EYL CEO, Founder Niko's Logistics	 PIERRE POIGNANT Chief Operations Officer Lazada Group	 CHANG WEN LAI Chief Executive Officer Ninja Van Logistics	 JOE KHOO Co-Founder/CEO iStoreiSent	 ARIANNE KADER Regional Operations Manager, Global Fashion Group	 YAN HENDRY JAUWENA Director of Business Solutions POS Logistics Indonesia
 MAX WARD Chief Logistics Officer Open Port	 FELIX HOCHGESAND Chief Logistics Officer Lazada Group	 FION TAN Co-Founder and Managing Director Lolamove / Easy Van Singapore	 TRISTAN TORRES VELAT General Manager Deliveroo	 AGUSNUR WIDODO Chief Operations Officer JNE Indonesia	 NOFRISEL SE, MM, Director of Operation & Business Development BGR Indonesia

2016

 RICHARD HARTUNG Managing Director & CEO Transcarta	 JAIVEER SINGH Vice President, Consumer Banking Technology DBS Bank	 ERIC DUFLOS Regional Representative for East Asia and the Pacific CGAP World Bank Group	 BRAD JONES Chief Executive Officer Wave Money	 AMAR AMBROL Chief Executive Officer Tune Money	 SHARAD BISHNOI SVP & Head of Business Technology HDFC Bank
 KABEER NAQVI Chief Operating Officer Ubank	 NGUYEN HOA BINH Group Founder & Chairman Peacesoft	 NORMA SIT Chief Executive Officer Numoni Group	 VISHAL TULSIAN Business Director PT Bank Amar Indonesia	 KENNETH PALACIOS Vice President International Platforms PayMaya	 DARON LIEW Chairman & CEO Transnational Group
 ATYAB TAHIR Chief Risk Officer Tameer Microfinance Bank	 ETIENNE VAN DEN BOGAERT Chief Operating Officer EFA Group	 GEORGE HARRAP Chief Executive Officer Bitspark	 ANTHONY THOMAS Chief Operations Officer Mynt	 EDDIE LERR VP, Business Implementation and Change BNP Paribas	 SIMOUN UNG Chief Executive Officer Omni Pay Inc.
 SHAILESH NAIK Chief Executive Officer Matchmove	 CHANDULA ABEYWICKREMA Chairman Banking with the Poor	 JONATHAN LIEW Second Vice President Transnational	CARDS & PAYMENTS Asia 2016		

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KEYNOTE THEATRE

09:00 Chair's address

09:10 **The Age of Cryptocurrency: How Bitcoin and Digital Money Are Challenging the Global Economic Order**
 The "blockchain" technology behind cryptocurrencies holds the promise of a financial system without middlemen—a change that's 500 years in the making. It puts that system in the control of the people who use it and safeguards them from a 2008-type crash. Much more than a new digital form of currency, this technology could integrate billions of hitherto excluded people into the global economy, restore individuals' control over their private data and identities, and change the way organizations and business relationships are governed. With lucidity and verve, Casey makes this unfamiliar but important topic accessible, and teaches us what we need to know to be ready for this big shift.
Michael Casey, Co-Author, *Age of Cryptocurrency*

09:30 **Keynote The science and art of great customer experience**
 The digital revolution has both equipped businesses with the tools to better understand and engage their customers, and at the same time has caused many to lose sight of the importance of one-on-one, personal interaction. Getting the balance right between data-driven engagement and service and the provision of deeply personal moments of magic is an essential one for businesses to get right. This keynote session will guide delegates through the process of weaving together the technical and the personal to create best-in-class customer experiences.
Alex Hunter, Consultant, Mentor & Former Head of Digital, *Virgin Group*
Michael Casey, Co-Author, *Age of Cryptocurrency*

09:50 **Keynote panel: Creating an innovation culture**
 Regardless of your sector, the forces brought about by the digital revolution are effecting all of us. New businesses unencumbered by antiquated systems, processes and people are in the process right now of disrupting your model, engaging your customers and reimagining your product. Key to survival in this brave new world is the importance of transforming culture, a subject that leaders from across industries will discuss in this morning keynote panel.

10:20 NETWORKING BREAK

MOBILE & CONTACTLESS PAYMENTS

BLOCKCHAIN

10:55

Putting user experience at the heart of mobile banking & payments

- How to make your user research and testing valuable
- Simplicity vs full-service complexity: what is the right approach for banking apps?
- How do you make security an explicit part of the UX?
- In-app usability on-boarding and seamless customer support

Raju Nair, Executive Director, Customer Journey Design, *DBS*

11:15

Forget the wires, connect the wallets

- Increased mobile phone usage and the growing demand for convenient, secure, and affordable international mobile payments and money transfer
- How can a robust MFS solution offer both banked and unbanked customers a new type of "connected" money and commerce experience?
- Laying out the opportunities for all payment services providers, both traditional and non-traditional, to capitalize on the growing mobile financial service marketplace

Sharath Dorbala, Head of Sales, Marketing and Products, *Amdocs*

Beyond bitcoin: How blockchain will transform banking & payments

- How can blockchain help reduce transaction costs
- The impact on transaction speeds
- Providing transparency throughout the process
- Overcoming international settlement costs
- The digital future of fiat currencies

Marcelo Garcia Casil, CEO, *DXMarket*

MOBILE & CONTACTLESS PAYMENTS

BLOCKCHAIN

11:35

Harnessing the rise of the aspirational with smart cards

- Reaching out to the aspirational and the affluent, what are their key needs and demands?
- Adopting a customer-centric business model
- How will the provision of additional features like credit card mobile and electronic payments encourage greater usage?

Senior Executive from *FSS*

How can banks benefit from blockchain innovation?

- The case for banking investment in blockchain
- How can blockchain drive the customer experience?
- Multi-bank collaborative approaches to blockchain R&D
- Public vs private blockchains
- Early blockchain banking applications

Angelo Roxas, COO APAC Technology & Head, Technology Strategic & Regulatory Change APAC, *Barclays*

Leader insights: The following sessions take the form of an intimate fireside chat between moderator and two leaders in the field, who together will debate a particularly contentious, exciting or challenging topic. Attendees are encouraged to come to the session with questions ready to ask of participants.

MOBILE FINANCIAL SERVICES

BITCOIN & CRYPTO CURRENCIES

11:55

PANEL: Leader insights: The future of mobile financial services

- Going beyond payments to offer a range of on-mobile financial management tools
- What are the roadblocks to delivering an all-in-one MFS solution to consumers?
- Partnering with fintech to provide a full-service range
- Putting CX at the heart of mobile product development
- Overcoming regulatory roadblocks to deliver instantaneous decisions on financial product delivery

Panellists:
Rajnish Khare, Head of Digital Transformation, *HDFC Bank*
Mark Perez, Head of Retail Banking Group, *Metrobank*

PANEL: Creating a cryptocurrency-driven payments revolution

- The rise of bitcoin as a digital currency
- Working with retailers and merchants for easy convenient payments and greater bitcoin usage
- How to leverage digital currencies to slice the \$47bn spent annually on remittance fees?
- Will digital currency volatility impact on willingness of users to use them?
- What steps can providers take to educate their market on the opportunities at hand?

Panellists:
Michael Casey, Author, *The Age of Cryptocurrency*
David Moskovitz, CEO, *Coin Republic*
Ron Hose, CEO, *Coins.ph*

12:25

PAYMENTS ROUNDTABLES

Proprietary vs ecosystem approaches to financial inclusion

The future of prepaid cards in emerging markets

What is the real secret to omni-channel payments and how it drives businesses ahead
Michele Tucci, Director, International Business Development, *Mint Payments*

Payments in the wearable age

How can you make cash as secure as digital payments?
 Session reserved for Transnational

Is tokenisation a silver bullet?

Personalised rewards and the transformation of banking loyalty

How will the rise in the Internet of Things impact payments?

13:10

LUNCH

RISK ANALYTICS	P2P PAYMENTS
14:30	
<p>Getting to know you: how social data holds the keys to regulatory roadblocks</p> <ul style="list-style-type: none"> The challenges of risk assessment methods for financial services How does analysis of opt-in data provide a better model whilst reducing customer ineligibility? Transforming Know your Customer requirements to drive banking adoption <p>Mark Mackenzie, Head, Asia, <i>Lenddo</i></p>	<p>How are P2P payment applications transforming how we manage our money?</p> <ul style="list-style-type: none"> Integrating P2P payments into financial management tools Collaborative financial management and group savings What impact does the P2P payments trend have on the future of the current account? <p>Moses Lo, CEO, <i>Xendit</i></p>
14:50	
<p>Predictive analytics and the future of risk innovation</p> <ul style="list-style-type: none"> Eliminating bias in credit risk scoring How predictive analytics cuts transaction costs and time lags Establishing accuracy of analysis, assessment and benchmarking of credit portfolios <p>Aidil Zulkifli, Co-Founder, <i>UangTeman</i></p>	<p>Beyond peer transfers: applying P2P in a business setting</p> <ul style="list-style-type: none"> How can merchants set up their business to accept P2P transfer? Applying P2P for customer refunds P2P applications in the insurance industry for fund disbursement <p>IC Liew, CEO, Cards & Payments, <i>CTBC Bank</i></p>
15:10	
<p>What is the future of cash in the coming age of digital payments?</p> <ul style="list-style-type: none"> A cold hard look at the future of cash Why are established markets still holding on to cash as a preferred payment method? Optimised handling processes to make cash attractive again for businesses How can cash and digital payments best work alongside each other? <p>Session Reserved for Transnational</p>	<p>Applying social to transform payments</p> <ul style="list-style-type: none"> Simplifying daily financial transactions Enabling the social commerce world of tomorrow The future opportunity for cross-border P2P payments <p>Rakhil Fernando, Founder, <i>Kas</i></p>
<p>Feature Panel: This session is an exciting and interactive end to the track. Tackling one of the big issues facing the industry, the panel takes the form of a TV chat show, with speakers being invited and interviewed one by one, before a final question and answer session to finish off.</p>	
15:30	
<p>Panel: How transport networks are building a payments ecosystem that rewards consumers & merchants alike</p> <p>Every day thousands of micro-transactions are made on transport payment systems around the region. How can the providers of these systems deliver additional value back to consumers and engage merchants in an ecosystem? In this panel, we will bring together leaders from the biggest transport payment operators to discuss how they are going beyond payments, harnessing data, and delivering additional value.</p> <p>Nicholas Lee, CEO, <i>EZ-Link</i> Nelson Leung, Executive Director, <i>Bangkok Smartcard System</i></p>	<p>Panel: Biometrics, tokenisation, and the future of payments security</p> <p>The challenge of handling security and fraud in the digital age is front of mind for banking professionals across the business. Reliance on legacy systems to safeguard the business is no longer an option as the sophistication and scale of threats grow. At the same time, customers do not want their usability to be disturbed by overly complex authentication procedures. Fortunately, the establishment of viable next generation security measures, including biometrics and tokenisation, offers banks real hope. The application of this technology will be the focus of this essential session.</p>

16:15 NETWORKING BREAK

KEYNOTE THEATRE	
17:10	<p>Real-time payments for a real-time world. Investigating the opportunities opened up by real time including:</p> <ul style="list-style-type: none"> New products to serve an evolving market; mobile, data and access Process simplification and lower cost Ubiquity and reach are crucial, collaboration is a winning strategy <p>Paul Stoddart, Managing Director, <i>VocaLink</i></p>
17:30	<p>Keynote: Redefining the future of banking</p> <p>Incremental change has long been the standard for the banking and payments industry. From security implementation to developing a multi-channel strategy, it has often been a case of doing just enough to keep up with competitors. Now however, a new breed of business is being born, one which could spell the end of "business as usual" for even the most innovative banks. From banking as a concierge service, to the current account as an app store, the rules are about to change.</p> <p>Tom Blomfield, CEO, <i>Mondo</i></p>
17:50	<p>Chair's closing remarks</p>
18:00 NETWORKING DRINKS AND AWARDS DINNER	



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KEYNOTE THEATRE

09:10	Chair's address
09:20	<p>Keynote Re-imagining business for the new age of consumerism</p> <p>The retail environment is changing. From omni-channel consumers to contextual in-store experiences, today's customer has available to them ever more choice, ever better experiences, and ever faster transactions. This environment is a challenging one for merchants to compete in. To succeed in this new age of consumerism, merchants need to be able to provide consistently engaging and data driven experiences, online and offline, as well as having the internal operations and supply chain in place to fulfil each and every order.</p> <p>Doug Stephens, Founder, <i>Retail Prophet</i></p>
09:50	<p>Keynote session A guide to surviving the age of disruption</p> <p>Whether you look at the retail industry or the banking sector, the rules of engagement have fundamentally changed forever. Consumers are always connected, their loyalty is fickle, and their needs are unique. If traditional businesses do not move quickly, they will forever lose their place in the market. In their place, a host of hungry startups offering personalised, relevant and cost effective services. In this panel we will bring together business leaders to discuss how they are arming themselves for the fight for relevancy.</p> <p>Panellist: Doug Stephens, Founder, <i>Retail Prophet</i> Ananth Narayanan, CEO, <i>Myntra</i></p>

10:20 NETWORKING BREAK

PAYMENT START-UP PARTNERSHIPS & ACQUISITION

11:15	
<p>POSITIONING THE BANK AT THE HEART OF THE EXPANDING PAYMENTS ECOSYSTEM</p>	<ul style="list-style-type: none"> Banking on trust: How to leverage the faith customers have in their bank What are the key components of a great payments partnership strategy? Enhancing payment options through APIs <p>Wing Yuen Loon, Innovation Director, <i>CIMB Bank Berhad</i></p>
11:35	
<p>BUILDING A PAYMENTS ECOSYSTEM IN INDIA</p>	<ul style="list-style-type: none"> How can a payments ecosystem enable financial inclusion Collaborating to ensure progressive and positive regulation What are the most effective mobile payments partnership models? <p>Sandeep Indurkar, Mobile Payments Head- Internet Banking & Mobile Banking Group, <i>ICICI Bank</i></p>

DECENTRALISED PAYMENTS

11:55	
<p>Leader insights: The following sessions take the form of an intimate fireside chat between moderator and two leaders in the field, who together will debate a particularly contentious, exciting or challenging topic. Attendees are encouraged to come to the session with questions ready to ask of participants.</p>	
12:15	
<p>PANEL: LEADER INSIGHTS: IS PAYMENTS DISINTERMEDIATION A ZERO-SUM GAME?</p>	<ul style="list-style-type: none"> Partnership versus competition: how will the payments start-up ecosystem evolve? Symbiotic relationships in the payments industry Are we beyond the age of full service competition? <p>Panellist: JP Ellis, CEO, <i>Cekaja</i> Steven Sukianto, Senior Vice President, Head of Cash Management Operations, <i>Bank Permata</i></p>

12:45 LUNCH

14:00 PAYMENTS ROUNDTABLES	
<p>How to optimise in-store cash handling and security Session reserved for Transnational</p>	<p>How can regulators better support payment innovation whilst protecting consumers?</p>
<p>What is the best practice for data sharing in a payments partnership?</p>	<p>What is the future of the ATM in the age of digital payments?</p>

INNOVATION IN B2B PAYMENTS

14:45	
<p>THE CONSUMERISATION OF BUSINESS-TO-BUSINESS PAYMENTS</p>	<ul style="list-style-type: none"> Consumer payment innovation driving the calls for B2B payments transformation Why have B2B payments been slower to change? Examples of the impact early consumerisation of B2B payments <p>Joseph Toh, Head of Strategy & Innovation - Asia Pacific, <i>Credit Suisse</i></p>
<p>CONTEXTUAL DATA AND THE TRANSFORMATION OF B2B PAYMENT RECONCILIATION</p>	<p>Contextual data and the transformation of B2B payment reconciliation</p> <ul style="list-style-type: none"> Diagnosing the CFO's headache: the current state of payment reconciliation What internal changes need to be implemented to transform the reconciliation process? How can contextual data provide a fundamental change to current reconciliation practice? <p>Kees Kwakernaak, Managing Director, Global Treasury Services, <i>Bank of America Merrill Lynch</i></p>
15:25	
<p>THE FUTURE OF AUTOMATED B2B PAYMENTS</p>	<ul style="list-style-type: none"> Why are paper processes still so dominant in B2B payments? How automated payments can drastically cut accounts receivable write offs and other associated processing costs Improving transparency with next generation payment systems <p>Session Reserved for Sponsor</p>

Feature Panel: This session is an exciting and interactive end to the track. Tackling one of the big issues facing the industry, the panel takes the form of a TV chat show, with speakers being invited and interviewed one by one, before a final question and answer session to finish off.

15:45	
<p>PANEL: BANKING AT THE BOTTOM OF THE PYRAMID</p>	<p>In an age of tight margins, rising regulatory costs and the spectre of disintermediation, banks in developing markets are increasingly looking at the unbanked as the key to the future of business success. With initiatives ranging from mobile banking to microfinance, this panel will discuss some of the strategies being undertaken, the critical need for an ecosystem approach, and the challenges that remain as roadblocks to long term financial inclusion.</p> <p>Panellist: Arvie De Vera II, Head of Business Transaction, <i>Union Bank of the Philippines</i> Jason Tymms, Head, Pre-Paid, APAC, <i>Mastercard</i> Giriraj Jadeja, Regional Head – Asia, Financial Institutions Group, <i>IFC, World Bank Group</i></p>

16:30 END OF CONFERENCE

CHOICE OF PRE-EVENT SUMMIT OR WORKSHOP

FINANCIAL INCLUSION ASIA SUMMIT



10:00	Chair's Introduction Richard Hartung, Managing Director & CEO, Transcarta			
10:10	Why helping the bottom of the pyramid is good business Jaiveer Singh, Vice President, Consumer Banking Technology, DBS Bank			
10:30	Regulatory frameworks for financial inclusion Eric Duflos, Regional Representative for East Asia and the Pacific, CGAP World Bank Group			
10:50	Overcoming the KYC hurdles of an identity-less target market Brad Jones, Chief Executive Officer, Wave Money			
11:20	MORNING REFRESHMENT BREAK			
12:00	Panel: The heir to MPesa: how to create the preconditions for mobile money uptake MODERATOR: Richard Hartung, Managing Director & CEO, Transcarta Amar Ambrol, Chief Executive Officer, Tune Money Sharad Bishnoi, SVP & Head of Business Technology, HDFC Bank Kabeer Naqvi, Chief Operating Officer, Ubank Nguyen Hoa Binh, Group Founder & Chairman, Peacesoft			
12:20	Is fintech the best hope for driving financial inclusion? Norma Sit, Chief Executive Officer, Numoni Group			
12:40	ROUNDTABLES			
	<table border="1"> <tr> <td>How will changing regulation impact agent banking in Asia? Vishal Tulsian, Business Director, PT Bank Amar Indonesia</td> <td>Who will win the battle for remittance supremacy? Kenneth Palacios, Vice President International Platforms, PayMaya</td> <td>The case for establishing an internal financial inclusion team Chandula Abeywickrema, Chairman, Banking with the Poor</td> </tr> </table>	How will changing regulation impact agent banking in Asia? Vishal Tulsian, Business Director, PT Bank Amar Indonesia	Who will win the battle for remittance supremacy? Kenneth Palacios, Vice President International Platforms, PayMaya	The case for establishing an internal financial inclusion team Chandula Abeywickrema, Chairman, Banking with the Poor
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13:10	NETWORKING LUNCH			
14:30	The future of the MFI in the age of financial inclusion Atyab Tahir, Chief Risk Officer, Tameer Microfinance Bank			
15:10	Is the promotion of remittances through bitcoin responsible? George Harrap, Chief Executive Officer, Bitspark			
15:30	AFTERNOON REFRESHMENT BREAK			
16:10	Case Study: Promoting financial inclusion through G2P electronic payments Randy Montessa, Head of the Card and Electronic Banking Group, Land Bank			
16:30	Panel: A model for financial inclusion partnerships MODERATOR: Richard Hartung, Managing Director & CEO, Transcarta Anthony Thomas, Chief Operations Officer, Mynt Eddie Lerr, VP, Business Implementation and Change, BNP Paribas Simoun Ung, Chief Executive Officer, Omni Pay Inc. Shailesh Naik, Chief Executive Officer, Matchmove			
17:00	CHAIR'S CLOSING REMARK Richard Hartung, Managing Director & CEO, Transcarta			

CHOICE OF PRE-EVENT SUMMIT OR WORKSHOP

CREATING AN INNOVATION CULTURE WORKSHOP



A one day workshop designed to help you understand and practice, with your own real world examples, the mind-set, behaviours and tools needed for creativity and to explore the role of leaders in creating a culture within which innovation can thrive.

10:00

- Over the course of the day you will:**
- Gain an appreciation of Edward de Bono's 'Rivers of Thinking', the trap that all companies and individuals fall into that stifles innovation
 - An understanding of convergent & divergent mind-sets and the impact they have on creativity
 - How to embed the theory with behaviours, tools and initiatives that can directly apply to your business

LOYALTY MARKETING



A one day workshop designed to help you understand and practice, using real world examples, how to design, implement and measure a best in class loyalty marketing programme.

10:00

- Over the course of the day you will:**
- Establish the core principles of consumer loyalty
 - How to transform these principles into a workable programme that produces emotional connections and exceptional experiences
 - Key usability considerations
 - Strategies to help you benchmark your programme's success against stated goals
- You will leave the workshop with a range of creative and innovative loyalty marketing ideas that you will be able to directly apply to your current operations.

Early bird tickets are available now!

Plus, you get massive savings when you book in groups. See the inside back page to find out how to book your place.

We have extremely limited opportunities for sponsors to get involved in the summits and workshops. Contact **Audrey** now on **(+65) 6322 2786** or email: **audrey.leong@terrapinn.com** to find out more.

CHOICE OF POST-EVENT SUMMIT OR WORKSHOP

HOME DELIVERY



10:00	Chair's Introduction				
10:10	An e-tailer's view of regional logistics in 2016 Daniele Perotti, Marketplace Operations Director, <i>Global Fashion Group / Zalora</i>				
10:30	Cross border logistics and the enablement of regional consumer commerce Sushil Verma, Director International Logistics, <i>Pitney Bowes</i>				
10:50	Panel: Building partnerships in the age of Omni-channel retail Ashutosh Lawania, Co-founder, <i>Myntra</i> Arne Jeroschewski, VP Business Development Asia Pacific, <i>DHL e-commerce</i> Paul Van Eyl, CEO & Founder, <i>Niko's Logistics</i> Pierre Poignant, Chief Operations Officer, <i>Lazada Group</i>				
11:20	MORNING REFRESHMENT BREAK				
12:00	Managing the next generation of distribution centres, the Lazada Way Felix Hochgesand, Chief Logistics Officer, <i>Lazada Group</i>				
12:20	Click and Collect and O2O: how to remain relevant in the age of customer first Lai Chang Wen, Chief Executive Officer, <i>Ninja Van Logistics</i>				
12:40	ROUNDTABLES				
	<table border="1"> <tr> <td> Winning the first impression with packaging best practice Joe Khoo, Co-Founder & CEO, <i>iStoreiSent</i> </td> <td> The practical implications of enabling drop shipping Arianne Kader, Regional Operations Manager, <i>Global Fashion Group</i> </td> </tr> <tr> <td> Are 3PL providers in Asia ready to adopt emerging technologies? Tristan Torres Velat, General Manager, <i>Deliveroo</i> </td> <td> How can 3PLs survive the spiral of logistics commoditization? Yan Hendry Jauwena, Director of Business Solutions, <i>POS Logistics Indonesia</i> </td> </tr> </table>	Winning the first impression with packaging best practice Joe Khoo, Co-Founder & CEO, <i>iStoreiSent</i>	The practical implications of enabling drop shipping Arianne Kader, Regional Operations Manager, <i>Global Fashion Group</i>	Are 3PL providers in Asia ready to adopt emerging technologies? Tristan Torres Velat, General Manager, <i>Deliveroo</i>	How can 3PLs survive the spiral of logistics commoditization? Yan Hendry Jauwena, Director of Business Solutions, <i>POS Logistics Indonesia</i>
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13:10	NETWORKING LUNCH				
14:10	Effective reverse logistics in the "customer is always right" economy Sahil Barua, Chief Logistics Officer, <i>Dehlivery</i>				
14:30	Smart post and the coming impact of the Internet of Things Max Ward, Chief Logistics Officer, <i>Open Port</i>				
14:50	Case Study: The "Uberisation" of logistics Fion Tan, Co-Founder & Managing Director, <i>Lalamove/Easyvan Singapore</i>				
15:10	AFTERNOON REFRESHMENT BREAK				
15:40	Case Study: Perfecting the science of immediate delivery Tristan Torres Velat, General Manager, <i>Deliveroo</i>				
16:00	Panel: Garuda Rising; Exploring the emerging business opportunities for delivery providers in Indonesia Agusnur Widodo, Chief Operations Officer, <i>JNE Indonesia</i> Nofrisel, SE, MM, Director of Operations & Business Development, <i>BGR Indonesia</i> Yan Hendry Jauwena, Director of Business Solutions, <i>POS Logistics Indonesia</i>				
16:30	CHAIR'S CLOSING REMARKS				

CHOICE OF POST-EVENT SUMMIT OR WORKSHOP

PREDICTIVE ANALYTICS



A one day workshop designed to help you understand and begin to implement the value of predictive analytics across your business.

10:00

Over the course of the day you will learn:

- Key applications of predictive analytics from business to marketing to web decision making
- The core technologies behind a successful predictive model, including the data required
- How to evaluate the right predictive model for your business before and during application
- The key ways that project leaders and department heads can support predictive analytics

You will not need pre-existing technical skills to get full value from this workshop. You will leave the session with a rich understanding of the value of predictive analytics, and some ideas as to how to start applying it within your business right away.

CASH HANDLING



A one day workshop designed to help your business benefit from the future of cash handling strategies and technologies. With cash usage remaining strong, particularly within developing markets, this workshop will provide both merchants and banks with the insights into how technology can help them automate their cash handling operations, and how new partnerships models in the cash chain can cut costs, accelerate processing and ensure security

10:00

The workshop will provide you with:

- An overview of existing cash handling best practice for merchants and banks
- An overview of cash handling technology and the drive towards automation
- A guide to technology application and pilot programmes
- A strategic approach to building out a more effective cash chain

Early bird tickets are available now!

Plus, you get massive savings when you book in groups. See the inside back page to find out how to book your place.

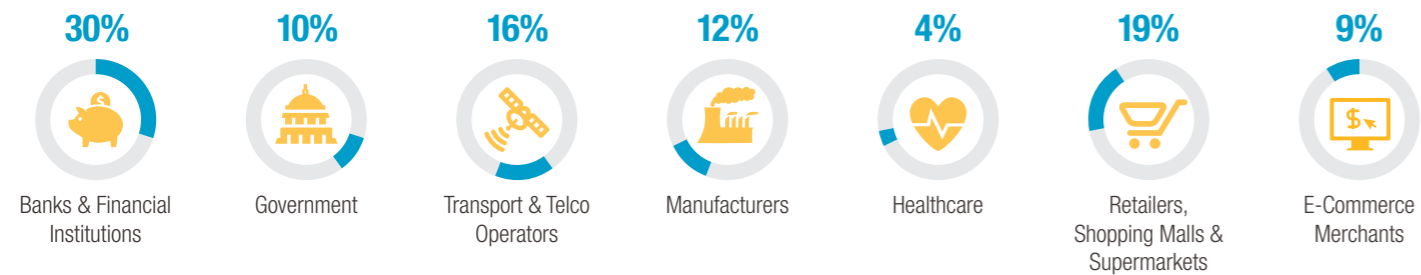
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WHO ATTENDS

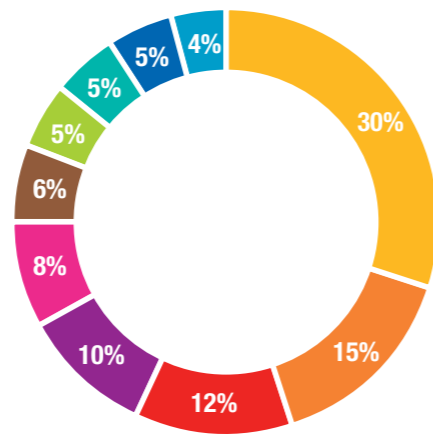
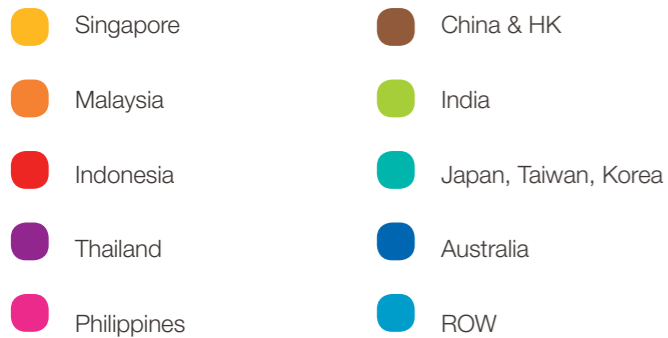
YOU CAN EXPECT TO MEET

- Board/Executive management, CXOs
- Functional Heads, Directors, Vice Presidents
- General Managers, Regional Country Heads
- Senior Managers, Managers, Assistant Managers, Supervisors
- Advisors, Analysts, Consultants, Specialists, Executives

FROM THESE INDUSTRIES



AND FROM ACROSS ASIA



If you're serious about meeting those making the decision on payment strategy, then you should be giving consideration to the sponsorship packages available. Sponsors get exclusive access to conference attendees.

The exhibition and seminars are targeted towards more technical and junior staff. If this is your target market then taking a prime exhibition stand is a must. Space and speaking slots are limited and will sell out fast.

To discuss the available options or reserve your space, contact **Audrey Leong** at **+65 6322 2786** or email **audrey.leong@terrapinn.com**



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E-Channels Development
Nobu Bank

8000

400

250

72

4

attendees

speakers

exhibitors

on-floor seminars

co-located shows



THE EXHIBITION

Cards & Payments Asia 2016 is also a large exhibition spanning 10,000sqm of exhibition space, making the event the largest payments show in Asia. This is an ideal place for solution and technology providers to showcase and demonstrate the very latest in payment solutions.

THE EXHIBITION WILL FEATURE LEADING SOLUTION PROVIDERS FROM

CARD PRINTERS & MANUFACTURERS	CARD READERS & BARCODE SCANNERS	CRYPTO CURRENCIES AND DIGITAL CURRENCIES	DATA CENTRES, CLOUD AND INFRASTRUCTURE
IDENTIFICATION & ACCESS CONTROL	LOYALTY	M-COMMERCE SOLUTIONS	PAYMENT PLATFORMS AND GATEWAYS
PAYMENT PROCESSING	POS TERMINALS AND KIOSKS	PAYMENT SECURITY	TESTING SYSTEMS
NFC	RFID	MOBILE WALLETS & DIGITAL PAYMENTS	CARDS ASSOCIATIONS / PAVILION ORGANISERS

The exhibition features over 1000 solutions from 200 international exhibitors, 72 sessions in 4 themed on-floor seminar theatres, the JUMPSTART zone which will showcase the top Asian fintech, retail and e-commerce start-ups, and the E-Commerce University and online Marketplace for the SMEs to skill-up and improve productivity.

Cards and Payments Asia is the perfect place for companies wishing to

- Be seen as a leader in payments
- Engage with the payments industry in Asia
- Meet with senior decision makers in banks, retail and government in Asia
- Generate qualified targeted leads
- Promote awareness for your company in Asia
- Launch new payments products to the industry in Asia

To discuss the available options or reserve your space, contact **Audrey Leong** at **(+65) 6322 2786** or email: **audrey.leong@terrapinn.com**

FLOORPLAN & EXHIBITOR LISTING



EXHIBITORS INCLUDE

Agfa Gevaert NV
 Algolia
 Aloud
 ARH Inc.
 Askey
 Atlantic Zeiser
 Bank Card Test Center
 Baoruh
 Barnes International
 Better Coding Tools
 BHZ
 BPC Banking Technology
 BUSINESSFRANCE
 Cardpresso
 CCPITECC

Cognitec Systems Pty Ltd
 Comprion
 Crane Payment Innovations (CPI)
 Creator
 Criteo
 Crossmatch
 ELSE Pte Ltd
 Elytics
 Entrust Datacard
 Famoco
 First Data
 Flex-Solver Pte Ltd
 Foongtone Technology
 Frosmo
 FSS

Giga T.M.S. Inc
 Glory Global Solutions (Singapore) Pte Ltd
 Golden Spring Internet of Things
 Hanshow Technology Co. Ltd
 HID Global
 Hightech Payment Systems
 IDP Corp
 Infinia Services & Solutions
 Infoserve Nationlink Network
 Innovatrics
 Kingdom Majorlink Kiosk Systems Limited
 KL Hi-Tech Secure Print Ltd
 KYTronics Corporation Ltd
 Laxton Group Limited
 LBD Card

EXHIBITORS INCLUDE

ManagePay
 March Networks
 Marktrace RFID
 MC Payment
 Mint Payments Asia Pte Ltd
 Mitsubishi Paper Mills
 Mobiversa
 Nuvista Technologies Pte Ltd
 Oasys
 Omnixx Technologies Pte Ltd
 Otto Künnecke
 Paclin Office Products Pte. Ltd.
 PayPal
 PCI Limited
 Piotec
 Pure + Solid

SC Soft
 Secure-IC
 Shanghai Peoplenet
 Shenyang Piotec Technology Co., Ltd
 Shenzhen Decard
 Shenzhen Excelsecure
 Shenzhen HCC Technology Co Ltd
 Silone
 Singapore Manufacturing Federation
 Smartdisplayer Technology Co, Ltd
 Smartrac Technology Pte Ltd
 Smartstripe Marketing Pte Ltd
 Smartware
 SMK-Logomotion Corporation
 Solutionist Ltd
 Spartan System (S) Pte Ltd

Sprooki
 Starchip
 SZ Sunson
 Tendyron Corporation
 Transnational Company Pte Ltd
 Triplepay Services Asia Pte Ltd
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 Vocalink
 VTT Germany
 Wuhan Tianyu
 Zebra Technologies Asia Pacific Pte Ltd
 Zyllem

WE ARE 70% SOLD

To secure your preferred location, contact **Audrey** at **(+65) 6322 2786** or email: **audrey.leong@terrapinn.com**



In 2015 we launched **JUMPSTART**, partnering with Startupbootcamp to give ten Asian fintech start-ups the opportunity to showcase their innovations on the exhibition floor, within a dedicated theatre and even as part of the Smart Awards.

Asia is fast emerging as a hub for start-up innovation, with businesses launching on a near daily basis to tackle the deep rooted challenges facing financial services, retailers and e-commerce merchants. With Cards & Payments Asia as the home of the payments industry in Asia, we are always looking for better ways to feature innovation and champion disruption.

We are therefore excited to announce that in 2016 we will be opening up **JUMPSTART** for applications.

We have a limited number of spots available for start-ups offering services providing innovation to the cards, payments, e-commerce and retail technology sectors.

TO QUALIFY, YOUR START-UP NEEDS TO...

HAVE LESS THAN \$1,000,000 USD IN INVESTMENT

HAVE FEWER THAN 10 EMPLOYEES

HAVE BEEN INCORPORATED WITHIN 3 YEARS

HAVE A PRODUCT OR SERVICE LIVE AND READY TO SELL

Start-ups are invited to apply for a spot at the show via the link below. The cost if accepted will be \$2,500 SGD. Partial and full scholarships are available upon request and assessment.

SELECTED START-UPS WILL RECEIVE...

A booth in the JUMPSTART zone to host meetings and demonstrate your product or service

A 5 minute pitch within JUMPSTART theatre

A 2 day delegate pass worth SGD 3295, plus three exhibitor passes for your team

Your logo and profile featured on the Cards & Payments Asia website

Follow the link below to apply!
www.terrapinn.com/paymentsjumpstart

SMART Awards

ASIA 2016



Each year the SMART Awards Asia honours companies and individuals who have transformed their respective industry and provided real value back to their customers. Voted on by our community, and by a panel of handpicked experts, the awards are an opportunity to reflect on the best of the last year.

This year, we have identified key areas within each industry worthy of celebration. We will be presenting the following categories on the 20th April 2016 to those who have demonstrated unparalleled excellence in the cards, payments, retail, e-commerce, banking industry:

CARDS & PAYMENTS AWARD CATEGORIES

- Best Asian B2B Payment Initiative
- Best Asian B2C Payment Initiative
- Best Asian C2C Payment Initiative
- Best Application of a Payment Card
- Best use of Biometrics in a Commercial Setting

E-COMMERCE AWARD CATEGORIES

- Best new Asian E-Commerce Merchant
- Best E-Commerce Technology Provider
- Best Home Delivery for E-Commerce Provider

RETAIL TECHNOLOGY AWARD CATEGORIES

- Best Use of Technology In-Store
- Best Use of Analytics in Retail
- Best Omnichannel Retailer

FUTURE BANK AWARD CATEGORIES

- Best Mobile Banking Application
- Asian Bank of the Year
- Best Customer Banking Experience
- Best New Fintech Start-up in Asia

SPECIAL AWARD

Greatest Individual Contribution to Financial Inclusion in Asia

To discuss the available options or reserve your space, contact audrey leong at +65 6322 2786 or email audrey.leong@terrapinn.com

CO-LOCATED WITH...

Cards & Payments Asia 2016 is proud to be once again co-located with three other conferences which together map the future of commerce in Asia:



Innovation and customer experience for the Asian banking industry



E-Commerce strategy and implementation for Asian businesses



Strategy, innovation and technology for Asian Retailers

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DELEGATE BOOKING

PACKAGE TYPE	EARLY BIRD PRICE BEFORE 11 MARCH 2016		FINAL PRICE	
	BANK, TELCO, RETAILER, GOVERNMENT & ACADEMIC	OTHERS	BANK, RETAILER, GOVERNMENT & ACADEMIC	OTHERS
2 DAY PREMIUM CONFERENCE	SGD 1500	SGD 2995	SGD 1650	SGD 3295
3 DAY PREMIUM (CONFERENCE + 1 SUMMIT OR WORKSHOP)	SGD 1875	SGD 3745	SGD 2065	SGD 4120
4 DAY PREMIUM (CONFERENCE + 2 SUMMIT OR WORKSHOP)	SGD 2200	SGD 4395	SGD 2395	SGD 4835

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CARDS &

PAYMENTS

Asia 2016

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