

Now  
in its 13th  
Year

# MOBILE FINANCIAL SERVICES

9th-10th March 2010 | Copthorne Tara Hotel, London



## Keynote Speakers 2010



**Massimo Cirasino**

Head, Payment Systems Development Group,  
**World Bank**; Co-Chairman, World Bank Task  
Force on General Principles for International  
Remittances Services, **World Bank**



**Burcin Acan**

Business Development Expert  
**Turkcell**



**Mary Carol Harris**

Head of Mobile  
**Visa Europe**



**Christian Séré Annichini**

Head of New Business  
Development  
**SFR**



**Vit Soupal**

Senior Head of New Business  
Development  
**T-Mobile**



**Marko Jagodic**

Director, Service Network  
**Mobitel**



**Mette Grimm Munck**

Business Development, Emerging  
Payment Technologies  
**Danske Bank**



**Saadi Hussain**

Head of Commercial Propositions  
**BT**

## Encompassing all Aspects of the Mobile Finance Ecosystem

- What Effect Has The Current Climate Had On the Rollout of Mobile Financial Services?
- Does the Adoption of Mobile Financial Services Rely on the Strength of the Handset?
- How Important is Mobile to the Banking Sector?
- Best Practice Techniques on Ensuring Secure Transactions
- Mobile Cloud: A Security Model for Mobile Payments
- How to Best Use Apps for Payments

## Exclusive Pre-Conference Workshop – 8th March 2010

### M-Commerce As a Revenue-Enhancing Retail Strategy

Led by: **Francesco Iarlori**, International Business  
Developer- ICT Advisor- Independent Journalist,  
**TheBestAdvise.com project**

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**'A very useful conference where different ideas are shared and case studies presented'**

Senior Manager, Oman Mobile, Mobile Payments 2009

# MOBILE FINANCIAL SERVICES

For the 13th year Informa Telecoms and Media is proud to announce Mobile Financial Services, taking place in London on the 9th & 10th March 2010.

With an all encompassing agenda and exciting speaker line-up, Mobile Financial Services, an evolution from our Mobile Payments Conference will give you all the information you need to equip yourself and your company to succeed and profit in the world of mobile finance.

Our headliners will debate such crucial subjects as the effect of the current climate on the development and rollout of mobile financial services, the importance of mobile to the banking and retail sector and the role of payments in emerging markets.

As the consumer becomes more and more receptive to mobile payments, our keynoters will give you advice on how to best educate them.

The coming dawn of convergence will also affect the mobile finance industry and provide new opportunities and revenue streams, our speakers will show you how to take advantage of them.

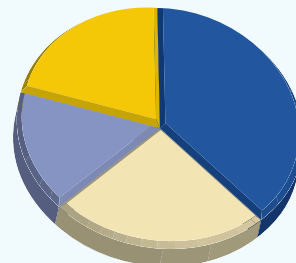
I look forward to seeing you in March!

Yours sincerely,

**Adam Shaw**

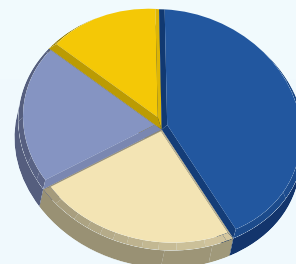
**Adam.shaw@informa.com**

## Who Will You Meet?



### Cross Eco-System Players

- 38% Operators
- 25% Banks/Financial Institutions
- 16% Retailers
- 21% Solution Providers



### International Representation

- 42% Western Europe
- 24% UK
- 20% EEMEA
- 14% USA

Source: Mobile Payments 2009

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Don't miss this fantastic opportunity to demonstrate your expertise and provide solutions to potential clients face to face at Mobile Financial Services. Informa Telecoms & Media conferences have an unrivalled reputation for attracting decision making delegates, providing an excellent opportunity to raise your profile and demonstrate your expertise before a valuable group of potential customers. Mobile Financial Services will provide your company with an excellent opportunity to create, maintain and enhance its brand among the industry elite.

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## Day One: 9th March 2010

### 09.00 Welcome Address and Speed Networking Session



### 09.05 Chair's Introductions

**Francesco Iarlori**, International Business Developer – **ICT Advisor-Independent Journalist, ThrBestAdvise.com project**

### Headliners: Recent Changes in the Mobile Financial World

#### 09.15 Status of the Industry Discussion: How Has the Mobile Finance World Changed in the Last 12 Months?

- What does the current ecosystem look like?
- How have relationships changed in the last 12 months?
- Predictions for change over the coming year

**Massimo Cirasino**, Head, Payment Systems Development Group, **World Bank**; Co-Chairman, World Bank Task Force on General Principles for International Remittances Services, **World Bank**

**Burcin Acan**, Business Development Expert, **Turkcell**

**Shailendra Pandey**, Senior Analyst, **Informa Telecoms & Media**

**Vit Soupal**, Senior Head of New Business Development, **T-Mobile**

**Mary Carol Harris**, Head of Mobile, **Visa Europe**

#### 10.00 What Can We Learn from the Web Payments Model, and What Should Be Discarded?

OPERATOR

- What made web payments become successful in a short space of time? Security, ease of use? Reliability? Brand name?
- What can mobile learn?
- How do mobile payments differ from web payments?

**Saadi Hussain**, Head of Commercial Propositions, **BT**

#### 10.25 Does the Adoption of Mobile Financial Services Rely on the Strength of the Handset?

OPERATOR

- Are devices up to the job of enabling secure transactions?
- What must be integral to the handset?
- What sort of user experience must the handset provide?
- How does this differ cross region?

**Christian Séré Annichini**, Head of New Business Development, **SFR**

### 10.50 Networking Break

### 11.20 What Will Convergence Mean for Mobile Financial Services?

- What makes mobile so desirable as a payment mechanism?
- As we converge, what can we predict will happen to mobile financial services?
- Will mobile set the precedent for other payment systems or will the desk based web remain dominant?

**Mary Carol Harris**, Head of Mobile, **Visa Europe**

#### 11.50 Crucial Question: What is the Main Business Case for Mobile Financial Services?

What are the main ways to increase revenue through mobile payments and mobile banking? How much will these cost your business and when and how can you expect to see profit? This session will cover the business case for mobile money transfers, mobile banking, mobile remote payments and mobile proximity payments

**Victor Koss**, Partner, **Booz & Company**

**Andras Vilmos**, Managing Director, **SafePay Solutions**

**Alastair Lukies**, Chief Executive Officer, **monitise**

**Saadi Hussain**, Head of Commercial Propositions, **BT**

### Non-Mobile Perspective of Mobile Finance- What Do They Expect?

#### 12.30 A Retail Perspective on Mobile Payments: What Do They Need From the Mobile Industry?

- What role do retailers want mobile to play in their business?
- What are the costs and savings for retailers?
- What are the benefits? Faster transaction times, tighter consumer relationships and direct marketing

**Senior Representative, Amazon**

### 13.00 Networking Lunch

#### 14.00 Achieving Critical Mass of Consumers with Innovative M-Commerce Solutions

- M-Commerce opportunities and the new technology, business, and ecosystem management challenges
- Current M-Commerce technologies and challenges
- A differentiated approach to drive M-Commerce user adoption and to create value

**Venkat Eswara**, Director – Global Services Marketing – Application Services; **Motorola Home & Networks Mobility**

#### 14.30 How Important is Mobile to the Banking Sector?

BANK

- How can banks and the mobile sector best come together to realize mutual goals?
- What are those mutual goals?
- Who owns what? Does the bank own 'the right to bank'? If so, what role for the operator?
- Is mobile banking an end in itself or an enabler?

**Mette Grimm Munck**, Business Development, Emerging Payment Technologies, **Danske Bank**

### 15.00 Why Can Mobile Payments Be A Challenge For Banks?

- What does the Banking Sector find challenging about Mobile Payments?
- What do they need further clarity on?
- Is the Banking Sector 100% behind Mobile Banking?

**Gareth Lodge**, Regional Research Director, **European Payments, TowerGroup**

### 15.30 Networking Break

### Tackling Growth Markets

#### 16.00 Which Geographic Regions Will See The Fastest Growth in Mobile Financial Services, and Which Offer the Greatest Potential for Revenues and Profits?

BANK

- What are the determining factors for success in growth markets?
- Why have we seen a growth in emerging markets that outstrips mature markets?

**Ahmed Al-Naqbi**, Senior Manager, Channels and Electronic Banking Services, **National Bank of Abu Dhabi**

#### 16.30 A Necessity Rather Than a Convenience: Payments in Emerging Markets

OPERATOR

- What is important to consumers in emerging markets?
- How is the industry realising these needs?
- Who learns from whom? What can mature markets learn from emerging markets?

**Vit Soupal**, Senior Head of New Business Development, **T-Mobile**

### 17.00 End of Day One

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## Day Two: 10th March 2010

### 09.00 Chair's Opening Introductions

#### What Does the Consumer Want to Know?

#### 09.10 Opening Discussion: How to Best Engage the Consumer in Adopting Mobile Financial Services

- Which sector responds best to mobile finance?
- Creating user friendly services to ensure adoption
- What sort of marketing is the most successful in attracting new users
- What needs of the user is the industry targeting most and how can this message be effectively conveyed?

**Paul Smith**, Product Leader, Mobile, **Mastercard**

**Senior Representative, Nokia**

**Helen Karapandzic**, Analyst, **Analysys Mason**

**Dr Sterzinger Hermann**, Group Vice President, New Business Division, **Giesecke & Devrient**

### 09.50 Giesecke & Devrient Case Study

**Dr Sterzinger Hermann**, Group Vice President, New Business Division, **Giesecke & Devrient**

### 10.20 OMTP: Securing Web Finance and Commerce Applications for Mobile

- Foundations of trust- securing the hardware of the device from embedded hacking
- Appropriate payments security to enable user trust: balancing user-friendliness with risk probability
- Interoperable new services for users across multiple platforms, devices and operators
- Consistent and secure access to key interfaces across mobile devices through BOND. innovative web/mobile developments

**Dave Rogers**, Director of External Relations, **OMTP**

### 10.50 Networking Break

#### Crucial Security and Regulation Issues

### 11.20 Mobile Cloud: A Security Model for Mobile Payment

- How can mobile cloud help overcome security issues?
- How cloud computing security is similar to that of the mobile infrastructure, and how it could help mobile payments
- A loosely-coupled holistic security model. Actors: users, application, stack, operator and service provider

**Hadi Nahari**, Principal Security Architect, Principal Mobile Architect, **PayPal**

### 11.50 Effectively Preventing Criminal Activity: What Does the Mobile Industry Need to Do?

- Where are the main points of penetration?
- How are criminals getting in?
- As mobile financial services grow in popularity, will risks increase?
- How can the mobile industry best work together to prevent misuse?

**Andy Williams**, Detective Sergeant, **National Mobile Phone Crime Unit**

### 12.20 Panel: Best Practice Techniques on Ensuring Secure Transactions

- Securing device hardware from embedded hacking
- Reassuring the user: How to let the user know their transactions are safe
- Safety across platforms: Creating an interoperable service that is unaffected by fragmentation

**Dave Rogers**, Director of External Relations, **OMTP**

**Andy Williams**, Detective Sergeant, **National Mobile Phone Crime Unit**

**Hadi Nahari**, Principal Security Architect, Principal Mobile Architect, **PayPal**

### 13.00 Networking Lunch

### 14.00 What Are the Main Global Regulatory Challenges to Mobile Financial Services?

- What have the effects of the Payment Services Directive been and in which regions and sectors?
- Are we making progress in banking the un-banked? What are the next steps?

**Koen Vanderheyden**, Partner, Intellectual Property and Technology Group, **DLA Piper**

### 14.25 Bring Me Up To Speed: What Technical Advancements Have Happened Over the Last Twelve Months? What More is to Come?

An overview of the brand new technical innovations brought to market in the last twelve months. What has been launched, how have these been received and what comes next?

**Eckhard Ortwein**, Area Vice President, EMEA, **Sybase 365**

### 14.50 An Operators' Perspective: Mobile Payments and NFC Projects

OPERATOR

- How are operators working successfully with NFC and Mobile Payments?
- How quickly are projects being rolled out?
- What affects the rollout and uptake of projects?

**Burcin Acan**, Business Development Expert, **Turkcell**

### 15.15 Networking Break

### 15.45 Driving the Adoption of Mobile Payments: An Operators Perspective

OPERATOR

- Why should operators be driving forward mobile payments?
- What legal factors must an operator consider before becoming involved?
- Where are the potential traps?
- Conveying a simple, easy-to-use message to your consumer

**Marko Jagodic**, Director, Service Network, **Mobitel**

#### Apps and Mashups

### 16.10 Best Practice Techniques on Utilising Apps for Payments

- How removing the security aspect of the phone and treating it as a communicator opens up a world of applications
- Is this where the biggest developments will lie?
- Why is there such an increase in payment apps?
- Which handsets will best respond?

**Stefan Magnusson**, Managing Director, **Mobilize**

### 16.35 Making Mashups: Successfully Combining Location Based Services and Payments

- How can mobile financial services best take advantage of the boom in popularity of location based services
- What sort of service best compliments lbs?
- What would the lbs consumer be most receptive to?
- How to effectively market mobile payments alongside lbs

see **www.mobile-financialservices.com** for more details

### 17.00 Close of Conference

**M-COMMERCE**

**Pre Conference Workshop, 8th March 2010, London**

## M-Commerce as a revenue-enhancing retail strategy: a review of digital points of sale and the investments which make commercial and consumer sense

Led by: **Francesco Iarlori, International Business Developer – ICT Advisor – Independent Journalist, TheBestAdvise.com project, Italy**

**Agenda:**

- 9.15 Start
- 9.30 Registration
  - Establishing the retail gain: what is the cost-benefit analysis for 'another investment' for retailers?
  - Real costs, real benefits and case study examples for SME and the retail giants
- 11.00 Refreshments
  - Different methods – new retail infrastructure and training or software applications only?
  - Looking at the long term and medium term gains
- 13.00 Lunch with intimate Q and A sessions and detail swapping!
  - How should a retailer educate its staff and consumers to ensure a seamless and beneficial system and not a PR nightmare?
  - Looking at marketing campaigns which win over the most tech-phobic consumer
- 15.00 Refreshments
  - Case Study: learning points from a retail partner TBC
- 16.30 Wrap up and points to remember

**Workshop Leader:**



**Francesco Iarlori, International Business Developer – ICT Advisor – Independent Journalist, TheBestAdvise.com project**

Francesco Iarlori has been active in the mobile industry since the mid 90s and has been an active management consultant liaising with multinational companies since this time. Past work includes the Iridium project in Arizona for Sun Microsystems and the WISHES project in Europe, which supported the first mobile payments systems in North and Southern Europe (involving Nokia, TeliaSonera, and Gemalto). Francesco joined Omnitel in 1999 (now Vodafone Italy) where he participated in the Omnitel 2000 project (for Vodafone live!), subsequently moving to set up the Vodafone Business division.

Francesco joined TTYL (the Telenor mobile branch) in 2001 and was instrumental in implementing the first cross messaging solution over a mobile across Europe. Within Siemens he participated to defining and selling global solutions for media & content download, RFID-SMS parking systems and UMTS wireless camera systems. Since spring 2007 he has worked within the Value Partners Group working in the mobile commerce and mobile advertising arena developing new business models and aiding technological adoption such as NFC and QR codes within the retail and brand sectors.

Francesco holds a degree in computer science from Pisa University (Italy) and is an active columnist in industry magazines and blogs, as well as covering advisory roles within UN and EC projects.

**STRATEGIC REPORT & FORECASTS**



# Mobile Payments & Banking

Worldwide Market Analysis, Strategic Outlook & Forecasts to 2013

This comprehensive research report analyses the developments and prospects for growth across all the major mobile payment services. Opportunities, constraints and critical success factors are identified for each, illustrated through a wide range of detailed case studies to show different strategies adopted by the key players: MNOs, banks and credit card companies, merchants and system vendors.

**Extensive data and analysis included in this report:**

- ✓ Focused analysis of the mobile payment services market
- ✓ Examination of all types of mobile payment services: remote mobile payments, local (NFC) mobile payments, mobile banking and mobile money transfer
- ✓ Comprehensive case studies and industry service examples
- ✓ Analysis of strategic opportunities and options for key players in the mobile payments ecosystem
- ✓ Market forecasts for all service types and regions 2013, including total numbers of users, transaction volumes and values, plus expected service revenues.

For more information, to download a full table of contents and sample pages and to order please visit: [www.informatm.com/mobilepayment](http://www.informatm.com/mobilepayment) or call + 44 (0)20 7017 5533

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