



17th-18th March, 2009, Brussels

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Mobile Financial and Commerce Services 2009

Day One: 17th March 2009

- 08.30 **Registration and refreshments**

- 09.00 **Introductory speech and speed networking: meet your fellow attendees and swap business cards in a relaxed and informal setting**

- 09.05 **Chairman's speech / industry overview**
Dave Birch, CEO, Consult Hyperion, UK

- Business Strategies for each sector: telecoms, finance, and retail**

Sponsorship & Exhibition

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09.15 **Defining the service: different methods and commercial business propositions to realise m-payments and commerce**

Common factors and USP's to each payments offering: mobile banking, mobile transfer, contactless payments, e and m commerce

How do these various elements sit holistically under 'm-payments' and what are the opportunities for co-existing and enhancing the service as a whole?

Assessing various revenue sharing models in existence

Determining the market barriers and opportunities that will roll-out the proposition to [which] mass markets.

Shailendra Pandey, Senior Research Analyst, Informa Telecoms and Media

09.45 **Assessing the gap in credit services [in the current economic climate] and how it can be filled by mobile payment and remittance offerings**

What does the limitation in credit services by traditional banks mean for operators and their subscribers?

P-to-p credit value systems: establishing different propositions in growth and mature markets

Determining the key regions where the pre-paid sector attributes to success of service: CEE, EMEA and new growth markets

SMS as the king revenue-generator: how sustainable are high volume/low margin SMS-based services in maintaining operator ARPU?

Ashish Desai, Head, Mobile Payments Solutions, Bharti Telesoft, India

10.15 **Why are operator-led proposals for m-payments becoming the primary strategy for successful service delivery in mobile finance and commerce? Are they?**

Establishing the key motivating drivers for operator leadership in the payments eco-system:

Established subscriber ownership and relationship

Financial capability, research, and first-to-move

Interest in buffering declining ARPU through new services

But what is the value-add of the MNO to the rest of the eco-system? Bringing in the lone giants - banks, retailers, and the MNO offering

Establishing the operator role as multi-million subscriber base hubs joining a global mobile money transfer service internationally

How can other players add value to the service in this operator-centric model?

Ensuring the simplicity of service is utmost

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

10.45 **How can the banking sector best meet the needs of its own customers through mobile services? Focusing on the goal**

Should the bank co-operate with retailers and operators to realise a new financial channel? Doesn't the bank own the knowledge and the 'right to bank' and hence the mobile banking service?

De-regulation prospects and new financial institutions which are changing the market

Operator customer base as an un-challengeable USP and precious commodity

Have banks proved the limits to their self-sustainability: is it time to be more outward looking?

Understanding end-user needs: instant banking on the move, java apps which simplify mobile services, and co-ordination between different services seamlessly: results from bank customer trials

Where does the common point of benefit reside between the sectors?

Mette Grimm Munck, Business Innovation Manager, Emerging Payment technologies, Danske Bank, Denmark

11.15 **Refreshments and networking/exhibitor break**

11.45 **Converging Worlds: Retail, Payments, and the Mobile Space
Carrefour as retailer, MVNO and m-commerce player: costs and savings explored**

How can the cost of m-commerce infrastructure and training for large retail networks be balanced against the gain of faster transaction times, tighter consumer relationships, and direct marketing? What are the tangible costs and savings for this advanced payments innovation?

How can mobile/commerce convergence in the form of MVNOs be best utilised to extend reach and benefits of m-finance and m-commerce globally?

What is the optimum framework for a retailer to test, design, roll-out and gain from an m-commerce platform?

Assessing different technical solutions - software/hardware/trusted service managers<

A CEO's thoughts - what works, what doesn't?

Sebastien Mesnil, CEO, Carrefour Mobile, France **David Meyer**, CEO, Experian, France

12.15 **PANEL DISCUSSION: How can different players protecting themselves from marginalisation as the mobile finance and commerce market develops?**

Is consortium the model best fit for all? Does co-operation really work or does the consumer bear the cost of late services and mis-management?

Does the Sim-based model of NFC payments ensure that operators will 'own the customer'; how will this affect other players who operate in mobile financial and commerce services - what can they offer into the bargain?

Are traditional retail and banking sectors innovating to survive?

Which regions are show-casing benchmark services which the whole eco-system should look to?

MODERATOR: Dave Birch, CEO, Consult Hyperion, UK
Delwar Hossain Azad, Director & Head, Financial Services, Grameenphone Ltd. Dhaka, Bangladesh
Gareth Lodge, Research Director, Payments, Tower Group
Hadi Nahari, Principal Security Architect, eBay, Inc. U.S.A
Mette Grimm Munck, Business Innovation Manager, Emerging Payment technologies, Danske Bank, Denmark

13.00 **Lunch Break**

14.00 **Post-lunch industry brain-storm: chance to meet your industry peers!**

Find your allocated table and meet with other mobile finance and commerce executives to discuss the most pressing questions of the industry for thirty minutes, before reporting your solutions back to the chairman. The best payments, banking and retail innovation presentations will (at the discretion of the chairman) receive a prize at the mobile finance and commerce awards ceremony at the end of the day!

Technical platforms for M-Finance and Commerce: SMS, NFC payment-switches and handset considerations

14.45 **FEATURE INTERVIEW WITH INDUSTRY EXPERT**
NFC as the killer app: The Guardian interview Claire Maslen, Head of NFC, o2, UK

Addressing the implications of NFC for the retail, banking, and mobile operator sectors and their core consumers

Richard Wray, Communications, Editor, Guardian, UK
Claire Maslen, Head of NFC, o2, UK

15.00 **PANEL DISCUSSION: To what extent are handsets the turn-key for m-finance and commerce acceptance?**

When will handset range expand? 700 million NFC-enabled handsets in 5 years time - is it really going to happen?

Consumer acceptance is there: why is the market waiting on the device manufacturers to deliver in certain markets? Cost, business models, and taking the investment plunge.

How will interoperability and handset security be realised? Standardisation and individual sector endeavour as competing strategies.

Assessing the role of handset distributors in enlisting customers to payments services and ensuring 'know your customer (KYC) compliance.

What is the expected impact of Nokia's Android in the payments space?

Gavin Byrne, Senior handset analyst, Informa Telecoms and Media
Victor Koss, Vice President, Financial Services, Booz & Company, London

Jan Van Wijnendaele, Business Development Manager, Belgacom Group - Enterprise Business Unit, Netherlands

David Meyer, CEO, Experian, France

15.45 **Refreshments and networking break**

Guaranteeing Security and Compliance

16.15 **Mobile Cloud? A Security Model For Mobile Payment**

What are the business problems that could be solved easier with this model?

The mobile payment quintessential issue: establishing the end-to-end trust.

Are there parallels to draw between mobile infrastructure and a distributed computing environment?

Why cloud computing security is similar to that of mobile infrastructure, and how it could help mobile payment.

A loosely-coupled, holistic security model. Actors: user, application, stack, operator, and service provider.

Hadi Nahari, Principal Security Architect, eBay, Inc. U.S.A

16.45 **Moving towards a de-regulated payments landscape for better consumer opportunity**

Outlining the Payment Services Directive (UK law, 1 November 2009): what impact will the directive have on different market sectors within mobile financial services, and in which regions?

capital services required

cover and enablement received

immediate transaction/charged debit accounts

waived institutions

is total liquidity of assets a necessary demand on e-payments providers?

How will the payment directive pave the way for a more de-regulated e-payments landscape? Hopes for increasing consumer opportunity through innovative payments services.

Mediating regional suspicion of e-payments; determining the actual risk-mitigant of electronic footprints, non-liquidity and minimal financial market impact - seizing the opportunity of a cash-less society

Fulfilling a market gap in the credit flow following the credit-crunch. Pre-paid payment potential and banking the Western-European unbanked

Dominic Peachey, Senior Policy Adviser Financial Services Authority

17.15 **Charting the rise in incentive and incident for m-payments, banking and commerce fraud and criminal activity - market responsiveness and prevention**

How have abuse points developed in the past twelve months in line with m-payments and commerce uptake?

Forecasting further abuse points, prevention and holistic industry solutions

Working with each sector - securing networks, handsets and immobilising criminals cross-network and border: what should the banking, finance, retail, and telco companies be doing?

Organised criminal networks and their movements in m-finance fields: what is the potential for m-coupons and commerce to be abused on a mass-scale?

NMPU - a history and background research into the security concerns of mobile banking, commerce and payments services

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

17.45 **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

Achieving interoperable new services for users across multiple platforms, devices and operators

Consistent and secure access to key interfaces across mobile devices through BOND I Innovative web/mobile developments to watch out for

Dave Rogers, Director of External Relations, OMTP UK

18.15 **End of Day One**

Networking Drinks Session and Mobile Payments and Commerce Awards 'Play and Display' Hands-on Demonstration of Mobile Payments and Commerce Apps

Mobile Finance and Commerce Services 2009

Day Two: 18th March 2009

8.30 **Registration and refreshments**

09.00 **Introductory speech and speed networking: Meet your fellow attendees and swap business cards in a relaxed and informal setting**

09.05 **Chairman's speech / industry overview**

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

Extending into new markets: looking across mature and growth regions from Europe outwards

09.15 **Mobile payments penetration in global markets: Mastercard's multifarious approach**

Assessing a multi-tiered approach to payments: mobile banking, One Smart, Paypass and security solutions
 What is the role of the settlement provider? Providing a route of dialogue and distribution for banks and operators: does the settlement provider sit outside of banking regulation? How is convergence changing this?
 Operator case study: working with Telecom Italia, results and opportunities in a saturated Western European market with high mobile penetration: streamlining the Italian banking offering and lowering costs
 Determining the role of a carefully branded product: unifying end-user experience and marketing effectively

Bruno Degiovanni, Head of Advanced Payments, Europe, Mastercard, Italy

09.45 **PANEL DISCUSSION: What are the major differences between mobile payments services in mature and high growth markets?**

What are the enabling factors to successful uptake in developing markets?
 Why have mature markets struggled to realise such uptake - will de-regulation assist in a more wide-spread consumer acceptance and market co-operation?
 Will the 'credit-crunch' assist in growing a market for pre-paid 'consumer value accounts'?
 What can the more mature markets learn from success in emerging economies - do operators/retailers/banks need to take the lead here and how and push services through?
 When will micro and macro services cease to exist as definitions?

Dr Marina Zhang, CEO, ExecutiveAsia Associates Limited, China
Delwar Hossain Azad, Director & Head, Financial Services, Grameenphone Ltd. Dhaka, Bangladesh
Robyn Durie, Regulatory Council for T-Mobile UK UK

10.30 **Improving the efficiency of retail payment instruments and circuits: what is the role of mobile money?**

Supporting payment system reforms globally: How secure and available money as a medium of exchange ensures retail confidence
 Trends towards non-cash systems in banked and un-banked markets
 Ensuring mobile payments is given official recognition in a national finance framework. Determining:
 Transparency and consumer protection
 Government risk management is effective
 Legal and regulatory foundations

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

11.00 **Refreshments and networking break**

11.30 **Mobile Money Transfer commercial and live: one year on**

Using financial strength, distribution channels, and brand recognition to spark mobile commerce via the handset
 Growing the MMT offering: what factors does W.E look for in operator partners?
 How can financial institutions connect operator services to enhance bi-lateral to global cross-border remittances service via handsets.
 Philippines and India in 2008
 Where in 2009? Developing markets with high remittance culture, mobile penetration, and operator MMT services: Africa and Middle East

TBC, Western Union

How does regulation impact m-payments and commerce transaction?

12.00 **What is the status of m-payment/commerce transaction? What status does it deserve to be successful?**

Is M-Payments a financial service akin to a bank or a premium communications service

regulatory opinion vs. operator thought: why it matters

Determining the impact of a status change for m-payment/commerce transaction for operators, retailers, and infrastructure providers

What about the end-user? How will this affect service uptake and liability over loss/fraud in this turbulent time?

Other European methods which may offer example.

Robyn Durie, Regulatory Council for T-Mobile UK, UK

12.30 **Moving towards m-payments as legal tender: authorised, adopted and guaranteed by Government**

What is the current legal status of m-payments in its different forms?

Realising global economies of scale: will standardisation and regulatory legislation move towards legitimising this form of payment?

What are the compliance definitions for retailers, operators, and financial institutions? Which bodies are exempt from compliance and liability?

Determining the EU law covering m-payments and finance: CRM, data protection and mobile signatures

How does legal compliance differ in different international markets: establishing the unrestrictive markets and the risks involved

Prof. Dr. Patrick Van Eecke, Partner DLA Piper UK LLP

13.00 **Lunch break**

Advanced mobile services: which applications will innovate retail to the next level of consumer gratification and increased spend?

14.00 **How does m-commerce compete with other advanced retail services?**

Establishing the Dutch market particulars: low usage of credit-cards, high pin-acceptance, debit and cash-specific market.

Realising a gap for new-payments services in this market. Options:

Biometrics: fingertip and vein detection payments systems.

Security considerations vs. mass acceptance in other EU countries already. Combining personal ID with consumer behaviour-led marketing

Payter NFC: NFC handset transactions - results from trials and testing with additional compelling services (Example of recipe smart postering to increase opportunist purchases: joining-up poster, handset and online campaigns)

What do results about each payments service determine? Which services are the most complex in terms of planning and roll-out and partnership with multiple players? What are the key determining features in an accepted payments system from the retail perspective - how can banks, mobile operators, and payment providers help retailers to reach and strengthen ties with their consumers?

Hans Koolmees, Innovation Manager, Albert Heijn BV Netherlands

14.30 **Retail case study: Mobile payments, MVNO's, and branding in Central Eastern Europe**

Looking at the big players: Carrefour and Albert Heijn. How are the major retailers realising mobile payments through distribution and marketing methods?

Which payments technologies appeal most to retailers and consumers?

How are the converging worlds of operators and retailers helping to promote mobile payments through MVNO and MVBO strategies?

Looking at global retailers' in-roads into new mass markets: Poland and the Balkans

Jean Diop, Vice President, TME Consulting, Benelux, Capgemini

Mobile marketing and couponing transactions: getting the consumer and the financial money-makers on-side

15.00 **Joining-up retail, consumers, and brand in your hand: Mobile loyalty and reward. Vouchering, couponing, ticketing and POS integration**

Streamlining a retail experience: advantages of software applications over hardware implementation, limitations
using mobile coupons for sales discounting

Working with operator and retail partners to realise true distribution and reach: integrating mobile coupons with EPOS

mobile gift vouchers
mobile tickets for events

Scott Seaborn, Head of Mobile Technologies, Ogilvy Group UK
London

15.30 **Exclusive! Making the Olympics Cashless: marketing and money-minimising in the cash-heavy UK**

How does brand affect consumer acceptance? Analysing the multiple roles of the payment provider in the m-payments value chain, including factors of

Distribution
Security perception
Market sway in joining banking, retail, and consumer sectors

How can the Olympics prove a platform for normalising m-payments in wider society? Analysis of the China Olympics, embracing of new technology, and factors to be considered from experiences in 2008.

Mary Carol Harris, Senior Marketing Manager, VISA, UK

16.00 **Refreshments and networking drinks**

16.30 **Unifying the concept of M-Payments in the mind of the end-user: the marketing experience by NFC Forum**

Overview of NFC development in past twelve months: particular m-payments and commerce applications and obstacles
Making m-payments coherent and NFC 'knowable' and visible: the logo definition project explained
Establishing hopes for future uptake: what a consortium model offers and what the market is asking for

Gerhard Romen, Head of NFC Market Development, Nokia
Philippe Martineau, EVP NFC, INSIDE Contactless, Principal Member, NFC Forum France

17.00 **PANEL DISCUSSION: The mobile device as key link to consumers: how can the mobile work to connect multiple services and enhance consumer loyalty and retailer revenue?**

Determining the optimum balancing act between customer connection and alienation: what has the market told us about consumer response to location based services, direct marketing, and innovative retail solutions?

Key demographics, regions which work, retail case studies
What is the pay-off between software and hardware solutions: is the up-front investment worth it? Investment time-scales and results: getting brand-partners to help bear the cost.

Where do retailers sit in the mobile financial services chain?
Re-inventing the retailer role as international partners in monetising services: getting a slice of subscriber ownership and data-breakdown

Moderator: Francesco Iarlori, International Business Developer - ICT Advisor - Independent Journalist, TheBestAdvise.com project
Andras Vilmos, Project Manager, SEMOPS/Stolpan Project, Hungary
Prof. Dr. Patrick Van Eecke, Partner, DLA Piper UK LLP
Hugh Cockerill, COO, The Light Agency, UK
Scott Seaborn, Head of Mobile Technologies, Ogilvy Group UK London

17.45 **End of Conference**