

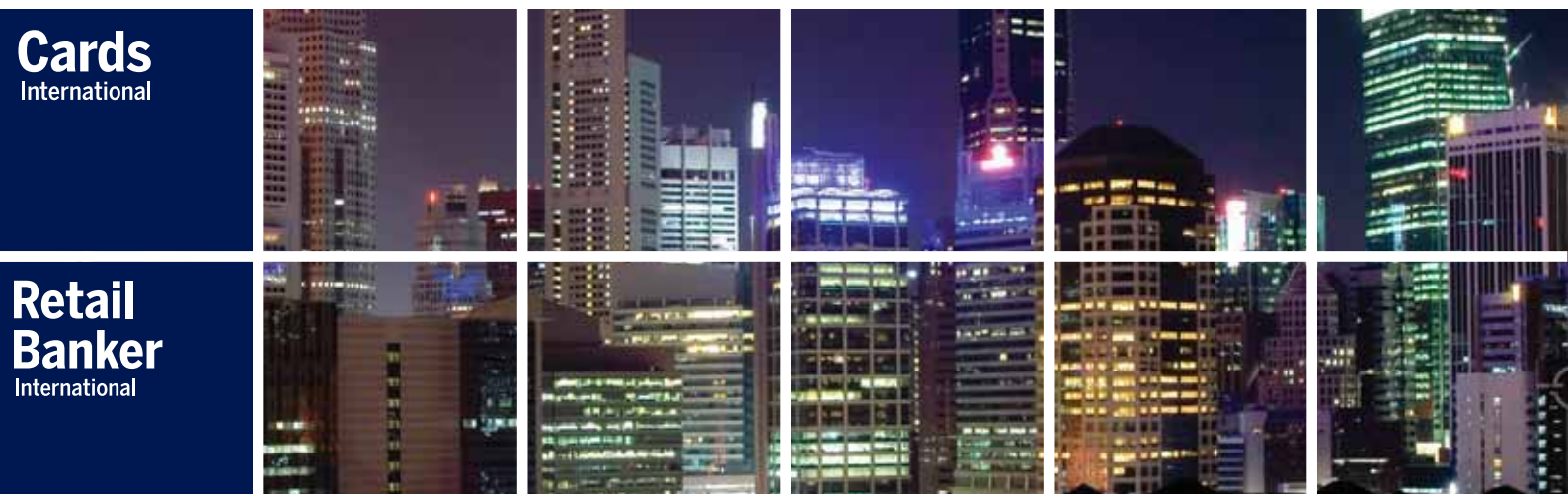
Two new events for Asia Pacific

Book 2 delegates for the price of 1 – offer ends 29 August 2008

www.retailpaymentinnovations.com • www.retailbankinginnovations.com

Payment Innovations 2008 Retail Banking Innovations 2008 Conference & Expo

Two major events exploring new frontiers in payments and retail banking



6-8 OCTOBER 2008 • FULLERTON HOTEL • SINGAPORE

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Payment Strategies in a Brave New World

Formerly known as **Cards & Payments Asia Pacific**, **Payment Innovations 2008** is the major new event offering a dynamically refreshed programme format for 2008. The industry's foremost experts will explore the astonishing growth of Asia Pacific's electronic payment sector and the ever-changing concept of payment in the region. This event will highlight who is truly innovating in the payment space and assess the impact of emerging consumer and technology trends on the region's card issuers and payment providers.

Background

Asian consumers have embraced credit cards and electronic payment with a fervour unseen in other regions. In many Asia Pacific markets, growth in the electronic payment sector has, in fact, surpassed economic growth in other financial sectors. The ubiquitous credit card has become the preferred method of payment across the region but the easy part ends there.

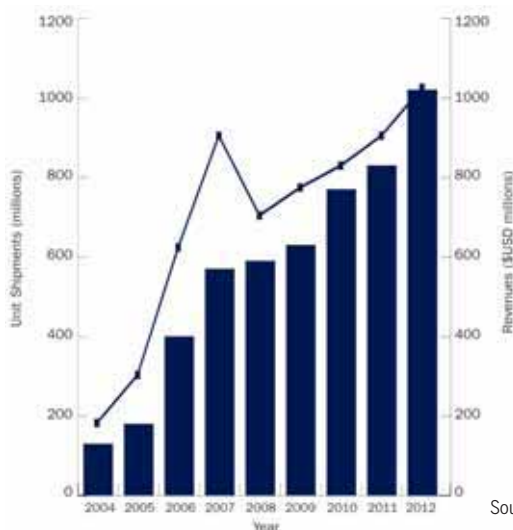
New Challenges

In many Asia Pacific markets, mobile phone penetration is already ahead of card penetration. Consequently contactless, mobile and online payment technologies are making major inroads, but it is the new players entering the payment space that are leading the way in innovation. So what does this mean for traditional card issuers and payment providers in Asia Pacific?

- How should payment providers leverage on these innovations for profit?
- What is a viable business model for emerging payment technologies?
- Will alternative payment methods change the rules or merely expand the horizon?
- Is the future of payment in the region contactless, cashless, or even cardless?
- Are regulators well-equipped to deal with the new competitive landscape?

By presenting a cutting-edge, content-rich agenda that focuses on the challenges set to transform the industry over the coming decade, **Payment Innovations 2008** will address these concerns and more.

Asia-Pacific contactless smart card market size and forecast



Source: Frost & Sullivan

Meet the industry's innovators

Join your peers to assess blue-sky issues affecting the industry. Participate in large plenary sessions and smaller breakout sessions designed to inspire a more informal and meaningful dialogue on the challenges that matter most.

A regional and global field of expert speakers will offer key insights and case studies to highlight the innovations that will maximise your portfolio's profitability – and propel your organisation to the forefront of Asia Pacific's ever-evolving cards and payment landscape.

Why you should attend:

- Learn from banks and other industries that have demonstrated best practice in product development, marketing and market entry strategies
- Meet your peers from around the region and globally
- Discover how you can differentiate your cards offering
- Hear how loyalty programmes contribute to your bottom line
- Understand how prepaid cards, contactless and mobile payments will feature in the changing payment landscape
- Find out what consumers want from payment products

Just some of the topics to be covered include:

- What are the challenges to traditional cards and payment products?
- Will payment innovations reduce or transfer risk?
- The partnership approach to online payment – who leads?
- Is cash replacement the best strategy for debit?
- What is the value in contactless?
- Where are the real profit opportunities in open loop and closed loop prepaid?
- Who owns the customer in the mobile payment ecosystem?
- Communicating your brand message effectively to business customers
- Transitioning the unbanked in prepaid to mainstream banking
- Borderless payment within your organisation

Redesigned and refreshed

Following delegate feedback, both **Payment Innovations** and **Retail Banking Innovations** will offer a dynamic new programme format for 2008.

The events will present exciting keynote-level strategy dialogues with insights from outside the industry, as well as smaller, focused issue-driven workshops. The programme topics are developed with attendees' input prior to each workshop so that the sessions can offer a more meaningful discussion on what the latest industry developments mean for your business – and an improved networking opportunity between you and your peers.

Find an advantage, gain an advantage and keep that advantage with VRL's events.

Payment Strategies in a Brave New World

Payment Innovations • 6 October 2008 • Day One

0800-0900 Welcome Coffee & Registration in the Exhibition Area

0900-0905 **Cards International Welcome & Opening Remarks**
Hugh Fasken, Editor, *Retail Banker International*,
VRL KnowledgeBank
Titien Ahmad, Head of Content Asia Pacific, **VRL KnowledgeBank**

STRATEGY DIALOGUE 1 Payment Strategies in a Brave New World

0910-0935 **Credit Cards in a Global Perspective**
• Industry health and growth opportunity
• Technology enabled convenience
• Innovation in the credit card space – Asia dimension

Farhad Irani, Global Head for Credit Card and Personal Loans,
Standard Chartered Bank

0935-1000 **Faster Payments : Evolution or Revolution?**
• Faster Payments customer value proposition
• Threats and opportunities
• Implementation challenges

Eric Modave, Head of Global Payments Operations, **Barclays**

1000-1025 **Evolution Complete**
Barter-Cash-Banks-Credit Cards-Debit Cards-Bartercard
• Innovative B2B card based solutions for SMEs
• Brave expansion sees risk and reward
• Why Asia is the new frontier

Wayne Sharpe, Chairman, CEO & Founder,
Bartercard Group of Companies

1025-1045 **Panel Discussion**

Panellists:
Sergio Cozzolino, Mobile ICT Department Vice President,
Telecom Italia
Warren Hayashi, Regional Head, Asia Pacific,
Financial Services Group, **PayPal**

1045-1120 Coffee in the Exhibition Area

CHANNEL INNOVATIONS WORKSHOP 1 NFC and Contactless

1120-1150 **Future Collaboration with NFC Payments**
• Experience from Octopus' contactless success in Hong Kong
• Future collaboration opportunities with NFC
• Critical success factors for Contactless and NFC

Antony Morris, Head of Corporate Development, **Octopus Cards**

1150-1220 **NFC and Mobile Payments**
• NFC for mobile phones: use cases, benefits, challenges
• Enhancing the user experience for payments and beyond
• Key learnings from the trials and commercial launches around the world

Jarkko Sevanto, Senior Manager, NFC Business Development SEAP,
Nokia

1220-1250 **Panel Discussion**
Panelist: **Tan Eng Pheng**, Cluster Director - Finance, Tourism,
Trade & Manufacturing Cluster, **Infocomm Development Authority**
of Singapore

PRODUCT & SERVICE INNOVATIONS WORKSHOP 1 Prepaid Payment Strategies

1120-1150 **Bullseye : Hitting the Right Target Market**
• Understanding your target market
• Creating the right marketing and communication strategy
• Using the right medium

Tengku Zafrul Aziz, Chief Executive Officer, **Tune Money**

1150-1220 **What is Debit Replacing – Cash or Credit Cards?**
• Understanding segments using debit cards
• Effective tools to move debit card customers from cash to point of sale
• Revenue and profitability strategies

Chitra Pandeya, Head Liabilities & Payment Products Group,
HDFC Bank

1220-1250 **Panel Discussion**
Panellist: **Ani Dinsan**, General Manager, **NETS**

1250-1400 Lunch

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Payment Strategies in a Brave New World

Payment Innovations • 6 October 2008 • Day One

CHANNEL INNOVATIONS WORKSHOP 2 Online Payments

1400-1430 **Innovation in eCommerce Payments: The PayPal Story**

- The growth of e-commerce payments
- What do consumers look for?
- What do merchants look for?
- What does the future look like?

Warren Hayashi, Regional Head, Asia Pacific, Financial Services Group, **Paypal**

1430-1500 **The Cash Connection for Online Payments**

- Cash is not going away
- Targeting online customer needs for cash
- Integrating cash pay-in or payout to online solutions

Sunil Balagopal, Regional Vice President - Southeast Asia, Western Union

1500-1530 **Panel Discussion**

PRODUCT & SERVICE INNOVATIONS WORKSHOP 2 Commercial Cards

1400-1430 **Achieving New Levels of Efficiencies and Savings with Commercial Cards**

- Why adopt commercial cards besides convenience?
- What are the best practices in adopting commercial cards?

Stephen Yeung, Director, Commercial Cards Head, Asia Pacific, Global Transaction Services, **Citi**

1430-1500 **The Blueprint for Success of Commercial Card Programmes**

- How to gain better control of expenses
- Realise the savings potential
- Finding ways to engage and connect with card members

Robert J Tedesco, Head of Account Development, Global Commercial Card ASEAN, **American Express**

1500-1530 **Panel Discussion**

1530-1600 Coffee in the Exhibition Area

STRATEGY DIALOGUE 2 Beyond Innovation: The Next Step

1600-1620 **Identifying the Tipping Point of Innovation for Profit**

- Credit card innovations
- Innovation for growth vs profit
- Next level of innovation

Paul Skiadas, Executive Vice President - Cards Products, **GE Money Asia**

1620-1640 **Are Regulators Well-Equipped to Deal with the New Payment Landscape?**

- Regulatory update
- Recent regulatory case studies in USA, UK and Australia
- Practical considerations for your business

Alexandra Rose, General Counsel, **Virgin Money Australia**

1640-1700 **Lessons Learnt From the Recent Credit Crunch**

- Is the cash card a cash cow or problem kid?
- Who pulls the triggers?
- Competition in the post credit crisis era

Mark Chiu, SVP, Head of Credit Card Division, **Taishin International Bank**

1700-1720 **Panel Discussion**
Panellist: **Chin Min Fei**, Solutions Director, Cards & Payments, **Sungard**

1720 **Close of Payment Innovations Asia Pacific 2008**

Mark Chiu
SVP, Head of Credit Card Division
Taishin Bank International



Mark Chiu joined Taishin Bank in July 2007 as the credit card head. He is responsible for card business unit P&L and for driving performance across the business's major lines and functions, including sales, marketing, credit management, merchants and customer service.

Prior to joining Taishin, Mark was a sales and marketing director with Citibank.

Mark is experienced in new business establishment for SME business, channel development and marketing strategy planning to identify and evaluate new opportunities in credit card business, and also experienced in providing a full range of financial services in branch banking.

Steven Kietz
Executive Vice President, Citigroup,
Chief Executive Officer, Mobile Money Ventures



Steven Kietz is the executive vice president and general manager of growth ventures and innovation for Citigroup's Global Consumer Group, leading the development and implementation of strategic positions for the group to enhance the value of Citigroup's investments in new areas.

He is also the CEO of Mobile Money Ventures, a joint venture between Citigroup and SK Telecom that is developing and delivering the platform for the next generation of mobile financial services applications. Steven has garnered a wealth of experience, having held several key positions in the banking industry for more than 20 years.

Sergio Cozzolino
Mobile ICT Department Vice President
Telecom Italia



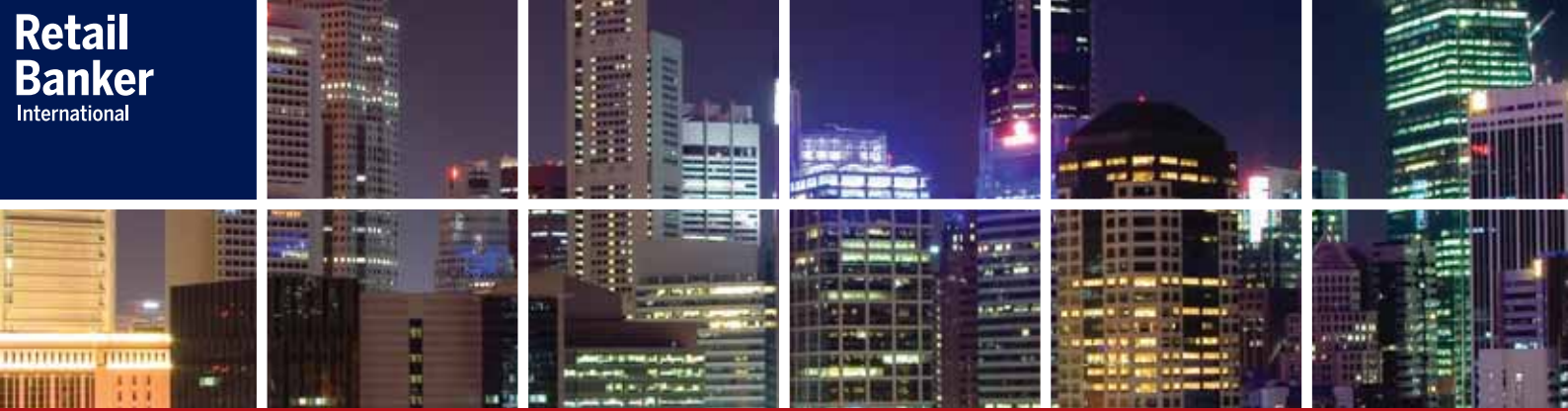
Sergio Cozzolino has been with Telecom Italia Mobile since 1995, and in charge of new services and development on end user products, acquiring significant experience in activities related to SIM and SMART cards. Since 1996 he has taken part in standardisation activities and was formerly a director of the smart card and services development department. In 2003 he chaired the SIM task force within the GSMA and was director of the technical marketing and system engineering department for the corporate division. Since

2004 Sergio has been in charge of the innovative ICT mobile service development department, as vice president, dedicated to corporate customers.

Wayne Sharpe
Chairman, CEO & Founder
Bartercard Group of Companies



Wayne Sharpe created the largest and fastest growing barter trade exchange in the world, with 120 offices in 12 countries representing over 75,000 businesses actively trading. After successful careers in computer engineering, sales, financial services and business consultancy, Wayne saw an opportunity to create a new style of trading for businesses to beat the Australian recession in 1990. Based on the age old concept of barter, he used modern technology, credit card type payment and banking back office methods to build a business that today generates volumes of almost \$2 billion and 2.5 million transactions per annum.



Retail Banking Strategies in a Brave New World

Formerly known as Retail Finance Asia Pacific, **Retail Banking Innovations** is the major new event offering a dynamically refreshed programme format for 2008. Held back-to-back with its sister event (**Payment Innovations Asia Pacific**, see opposite page) the conference offers a truly unique opportunity to meet your peers in a fully interactive and productive networking environment.

Why this conference?

As the Asia Pacific retail banking industry continues to develop at such speed, with six of the world's top 20 largest banking groups now headquartered in the region, so too does the intensity of the competitive environment. This has led to a drive in differentiation – stimulating the growth of innovative products, inventive marketing campaigns and excellence in multi-channel distribution – as the region's leading banks and consumer finance companies seek their competitive edge.

The fast-changing nature of retail finance in the Asia Pacific region has seen a lot of growth and innovation but how are retail banks leveraging on these innovations for profit? How do you identify which business-focused innovation to invest in? What are the lessons from other industries in extracting out inefficiencies? Are regulators well-equipped to deal with the new competitive landscape? And how do successful retailers keep the attention of the increasingly fickle customer?

Retail Banking Innovations Asia Pacific 2008 aims to explore all of these issues and with a highly content-driven and proactive agenda, address the changing concept of retail banking and consumer finance in the Asia Pacific region.

Network with industry leaders

This year's refreshed programme format makes networking easier than ever. You will join your peers to assess the key issues affecting the industry in large plenary sessions and participate in smaller breakout sessions designed to inspire a more informal and intimate dialogue on the challenges that matter most – supported by invaluable insight and incisive case studies from a regional and global field of expert speakers.

To tap into the growth opportunities for today and tomorrow, reserve your place now and discover how innovation can drive profitability in Asia Pacific's fast expanding retail banking realm.

IMPORTANT NOTE ABOUT THE DUAL-EVENT FORMAT

Two events

In a new format, **Retail Banking Innovations** will be held back-to-back in the same venue with its sister event, **Payment Innovations**.

Payment Innovations will launch a double event format, opening on October 6. **Retail Banking Innovations** will continue on October 7-8.

Attend both events and save **US\$500**

Depending on your needs, you have the choice to attend either event – or both – over the full three days. If you would like to attend both events, you can save **US\$500** on your registration.

Why you should attend:

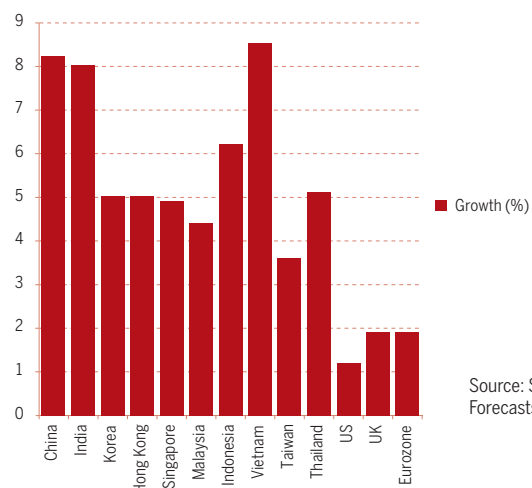
- Learn from banks and other industries that have demonstrated best practice in product development, marketing and market entry strategies
- Gain insight into how the world's best companies make innovation happen with key take-aways from blue-chip global innovators from sectors outside banking
- Keep up-to-date with the rapid transformation of the Asia Pacific retail banking industry
- Meet your peers from around the region and globally
- Discover how to create an environment that inspires innovation in your organisation
- Gauge the value of adding mobile to your channel mix
- Find out what consumers really want and how to sustain their loyalty

Just some of the topics to be covered include:

- Is there a decoupling of Asia and the rest of the world?
- What is a viable business model for emerging technologies?
- How can innovative pricing differentiate a leading bank from a follower?
- Straying from conventional wisdom: innovators in retail banking
- What does banking for the next generation entail?
- De-mystifying the customer experience in the branch
- How can retail banks cope with the rapidly growing wealth in Asia?
- Content to the people – leveraging the online channel

Market Growth Momentum Forecast 2009

Growth in Asia Pacific continues to outpace western markets



Source: Standard Chartered Forecasts March 2008

Retail Banking Strategies in a Brave New World

Retail Banking Innovations • 7 October 2008 • Day Two

0800-0900 Welcome Coffee & Registration in the Exhibition Area
 0900-0910 **Retail Banker International Welcome & Opening Remarks**
Hugh Fasken, Editor, *Retail Banker International*,
VRL KnowledgeBank
Titien Ahmad, Head of Content Asia Pacific, **VRL KnowledgeBank**

STRATEGY DIALOGUE 1 High Performance Retail Banking

0910-0930 **Creating an Innovation Culture in Financial Services**
 • What is the definition of innovation?
 • Innovation as a capability
 • Creating an innovation culture
Jon Wolf, Innovation and Product Excellence Executive,
Bank of America

0930-0950 **Developing Next Generation Value Propositions for Banking**
 • Developing value propositions for next generation banking
 • Competencies for the next 10 years
 • Bypassing technologies for maximum impact
V Vaidyanathan, Executive Director, **ICICI Bank**

0950-1010 **From Strategy and Social Innovation to Action**
 • Civic banking is a social mobilisation
 • Branches at the core of civic banking
 • Economic and more far reaching results
Pablo Armendariz, Head of Innovation, **Caja Navarra**

1010-1030 **Panel Discussion**

1030-1100 Coffee in the Exhibition Area

STRATEGY DIALOGUE 2 Rethinking Everything

1100-1120 **How to Grow Organically in Emerging Markets**
 • Characteristics of emerging markets - what do retail bankers need to think about?
 • Key success factors for growing in new markets
 • How to optimise channel expansion in new markets
Philip Crouch, General Manager Retail Banking, **ANZ Vietnam**

1120-1140 **Kiva and the Birth of P2P Microfinance**
 • The story of Kiva and its vast expansion
 • The current state of its business and the challenges faced
 • Kiva's plan to build the world's biggest online bank for the poor
Matt Flannery, Co-Founder and CEO, **Kiva**

1140-1200 **Social Media - An Inconvenient Truth: the Power Has Already Shifted**
 • Banks have to embrace social media too... but where shall they start?
 • 10 "good" reasons not to embrace social media
 • ROI: how much do you value customer advocacy, online visibility, and your online reputation?
Christophe Langlois, Founder, **Visible-Banking.com**

1200-1220 **Panel Discussion**
 Panellist: **Federico Sforza**, Head of Multi-Channel Management,
UniCredit Group - Hypovereinsbank

1220-1330 Lunch

CHANNEL INNOVATIONS WORKSHOP 1 Adding Mobile to Your Channel Mix

1330-1400 **Mobile Banking and Bank Strategy**
 • Why the time is now
 • How to make money in mobile banking
 • Why Citi and SK Telecom have joined forces
Steven Kietz, Executive Vice President, **Citi**,
 Chief Executive Officer, **Mobile Money Ventures**

1400-1430 **From M-Banking Services to M-Payment: the Mobile Network Operators' Approach**
 • Evolution of M-Banking services
 • M-Payment: is it the right momentum?
 • Possible M-Payment schemes
 • Technologies supporting M-Payment
Sergio Cozzolino, Mobile ICT Department Vice President,
Telecom Italia

1430-1500 **Panel Discussion**

SERVICE INNOVATIONS WORKSHOP 1 Next Generation Web Strategy

- Time to move on - lessons learned and mistakes to avoid from the first iterations
- If and how to market post login - making it a business choice, not a technology restriction
- Meeting new customer expectations and dealing with digital marketing costs in the Google era
- Online Channel as a top line profit centre - from customer service and cost saving to selling product

1330-1400 Speaker to be confirmed

1400-1430 Speaker to be confirmed

1430-1500 **Panel Discussion**

1500-1530 Coffee in the Exhibition Area

Edward X M Huang
 Head of Decision Science, Cards & Loans
 Halifax and Bank of Scotland (HBOS)



Dr Edward X M Huang is currently the head of decision science for cards and loans. Prior to joining HBOS in 2005, he was with GE Consumer Finance (now GE Money) for 8 years, serving as senior global modelling manager, Japan/Asia regional director of CRM and Europe regional director of decision science. His career spreads across academic teaching and research, health services management and retail banking. He received a BSc degree in engineering and a PhD in OR/MS.

V Vaidyanathan
 Executive Director
 ICICI Bank



V Vaidyanathan is on the executive board of ICICI Bank, and is responsible for consumer, SME and rural banking. ICICI Bank had a stellar success in consumer banking in India, growing to US\$ 35 billion, 25 million customers and 26,000 employees under his leadership. His contribution is widely recognized in industry circles and in the ICICI group. At 38, he was appointed as an executive director on the main Board of ICICI Bank. He is an alumnus of Birla Institute of Technology and Harvard Business School and he recently featured among India's "Top 25 young executives" by the leading business magazine in India.

Farhad Irani
 Global Head for Credit Card and Personal Loans
 Standard Chartered Bank



Farhad Irani is Standard Chartered Bank's global product head for unsecured lending. He is responsible for the development and management of credit cards and personal loans business across the consumer banking footprint in 31 countries.

A veteran banker, Farhad has over 23 years experience in the markets of India, Indonesia, South Korea, Japan and Singapore. He previously worked with Citigroup as the chief marketing officer in Japan and with Korea Exchange Bank as chief marketing officer and managing director.

Farhad holds a Bachelor's degree in Science and a Masters degree in Management.

Jon Wolf
 Innovation and Product Excellence Q&P Executive
 Bank of America



Jon Wolf is responsible for continuous improvement of the Innovation capability at the bank. He and his team work across the enterprise to develop and execute ideas that significantly improve the company's value proposition to its current and future customers. Jon has been with Bank of America since 2005. He was previously with 3M Company for 14 years in various sales, marketing, product management and innovation roles.

Jon is a Six Sigma Master Black Belt in DFSS. He received an undergraduate degree from the Ohio State University and an MBA from the University of St. Thomas.

Retail Banking Strategies in a Brave New World

Retail Banking Innovations • 7 October 2008 • Day Two

CHANNEL INNOVATIONS WORKSHOP 2 Is the Branch the Bank?

1530-1600 **Successful Branching - Winners in the 21st Century**

- The brand and the branch
- Sales and service strategy
- Self service at the branch

David J Cavell, FCIB, Adviser to the Financial Services Industry, Author of 'The Branch is Back'

1600-1630 **Developing the Best Multi-Channel Bank**

- The specialist attack – feeling under pressure
- The transformation towards a multi-channel, multi-format network
- The lessons learnt and the impact on the bottom-line

Federico Sforza, Head of Multi-Channel Management, UniCredit Group - Hypovereinsbank

1630-1700 **Panel Discussion**

SERVICE INNOVATIONS WORKSHOP 2 Inside Customer Insight

1530-1600 **Decision Science in Innovative Retail Banking: Leveraging Predictive Power for Risk-Reward Optimisation**

- Build a best-in-class decision science capability
- Decision science applications in retail banking
- Lessons, challenges and future directions

Dr Edward X M Huang, Head of Decision Science, Cards & Loans, HBOS

1600-1630 **Increasing Business Value Through Customer Analytics**

- Market overview and evolution of business intelligence
- Beyond analytics and insight, it's all about the money
- Practical examples of implementing business intelligence full value chain solutions

Simon Marland, Retail CIO, Nedbank

1630-1700 **Panel Discussion**

1700 **End of Day 2**

Retail Banking Innovations • 8 October 2008 • Day Three

0800-0900 **Welcome Coffee & Registration in the Exhibition Area**

0900-0910 **Retail Banker International Welcome & Opening Remarks**
Hugh Fasken, Editor, *Retail Banker International*, VRL KnowledgeBank
Titi Ahmad, Head of Content Asia-Pacific, VRL KnowledgeBank

CHANNEL INNOVATIONS WORKSHOP 3 The Business Case for Direct Banking – Channel Strategy or Brand New Business Model?

0910-0940 **Dare To Be Different - Bank 2.0 The Consumer is All Powerful!**

- Rabobank's take on Bank 2.0
- Bank 2.0 Putting theory into practice
- Unlocking client advocacy in direct banking

Edwin van Raalte, Senior Manager Business Development, International Direct Banking, Rabobank

0940-1010 **Rajesh Yohannan**, Head of eBusiness and Direct Banking, Asia Pacific, Citibank

1010-1040 **Panel Discussion**

SERVICE INNOVATIONS WORKSHOP 3 Mass Affluent Banking: From Push to Solve

0910-0940 **The Development of Private Banking Business in Indonesia: a Bank Niaga Case Study**

- Indonesian banking environment
- Bank Niaga's strategy on private banking business
- It's growth strategy in the face of intense private banking competition

Maryadi Aryo Laksono, Head of Private Banking Group, Bank Niaga

0940-1010 **Is it the Product or the Story about the Product that Delivers the Innovation?**

- Product centric or customer centric to deliver differentiation?
- The need to deliver the total customer experience

Michael Hui, Head of Wealth Management, The Royal Bank of Scotland Berhad

1010-1040 **Panel Discussion**

1040-1110 **Coffee in the Exhibition Area**

STRATEGY DIALOGUE 3 Lost in Translation: Global Trends and Local Realities

1110-1130 **The Rising Challenge of Non-Banks vs Banks**

- Are banks and non-banks necessarily competitors?
- What opportunities exist for bank and non-bank cooperation?
- A review of case studies in Vietnam

Patricia Riingen, Regional Vice President, Philippines & Indochina, Western Union

1130-1150 **Can You Buy Your Way into Retail Banking in Asia? M&A Trends in the Asian Financial Sector**

- Asian M&A market update – Latest M&A deals
- Factors that helped M&A deals grow in Asia
- What you need to do – whether you are the target company or the hunter/acquirer

Ridha Wirakusumah, Former CEO, Consumer Finance Group Asia, AIG

1150-1210 **Adding Value to the Banking Institution: Investor Perspective**

- What is the perception of Asian retail banking in the capital markets?
- How can we balance long-term investments with short-term performance targets?
- What retail and integrated models yield the best enterprise value?

Paul Sheehan, Chief Executive Officer, Thaddeus Capital

1210-1230 **Panel Discussion**

1230-1400 **Lunch**

1500 **Close of Retail Banking Innovations Asia Pacific 2008**

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BOOKING RATES*

2 for 1 EARLY BOOKING OFFER – Ends 29 August 2008

Payment Innovations 2008 US\$1,000 630 £510
(1 day – 8am – 5pm October 6)

Retail Banking Innovations 2008 US\$1,500 945 £765
(2 days – Begins 8am October 7, ends 3pm October 8)

Attend both events to save US\$500 US\$2,000 1,260 £1,020
Payment Innovations 2008 AND Retail Banking Innovations 2008 (3 full days – 6-8 October)

BRING THE TEAM! Multiple delegate rates

Payment Innovations 2008 US\$3,500 2,205 £1,785
Five delegates (save US\$1,500)

Retail Banking Innovations 2008 US\$6,000 3,780 £3,060
Five delegates (save US\$1,500)

Attend both events US\$7,500 4,725 £3,825
Five delegates (save US\$2,500)

Note – it is better value to take advantage of our two for one offer, until it expires on 29 August 2008 - thereafter the five delegate offer provides the best value.

Please enter the number of places you require:

*Please note that VAT will be added to your bill at 7%

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Name

Job title

Organisation

Address

Postal code

Telephone Fax

Email

VAT No.

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Please select your preferred currency US\$ € £

Please **invoice** me for: (amount)

Please charge my **card** (tick one): (amount)

American Express MasterCard Visa

Card No:

/ /

Card Security No: Expiry date: /

Signature Date

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REGISTRATION FEES, PAYMENTS AND CANCELLATIONS

WHAT IS INCLUDED IN THE FEE? Registration fees cover participation at the specified conference and expo, lunches, refreshments and online access to speakers' papers post event. The fee does not include hotel accommodation.

HOW DO I PAY? Registration fees must be received as cleared funds no later than 5 working days (1 October 2008) prior to the event. Please make cheques payable to VRL Publishing Ltd.

CANCELLATION POLICY Substitutions may be made in writing at any time and will incur no penalty fee. Cancellations without a substitute delegate received on or before 6 September 2008 will be subject to a 20% cancellation charge. Delegates cancelling after this date without a substitute delegate will be required to pay the full fee and no refund will be made. Cancellations must be received in writing or via email and will not be accepted over the phone.

VENUE & ACCOMMODATION: The Event will be held at The Fullerton Hotel Singapore, 1 Fullerton Square, Singapore, 049178. Tel: +65 6733 8388.

VRL KnowledgeBank have negotiated special room rates for delegates attending the event. Full details will be included in the delegate confirmation letter.

DISCLAIMER The organisers reserve the right to alter the programme as necessary. Times are also subject to change. Speaker names are confirmed at time of going to press.

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