

SMi present their Inaugural Conference...

# Central & Eastern European Card Markets

27th & 28th March 2006, Sofia, Bulgaria

Public Sector  
Discount  
Available



Gain an insight from key industry speakers in the field:

- **Edvj Massazza-Gal**, Senior Vice President, Head of Central Europe, **Visa Europe**
- **Zdenek Houser**, Vice President, General Manager Croatia, Hungary, Slovenia & Head of New Business Development & Strategic Operations CEE Region, **MasterCard Europe**
- **Herbert Walzhofer**, Head of Distribution Channel & Product Management Central & Eastern Europe, **Bank Austria Creditanstalt**
- **Christian Michalek**, Head of Credit Risk Management, Private & Business Banking, **HVB Bank Czech Republic**
- **Joanna Erdman**, Managing Director, Credit Cards, **BRE Bank**
- **Rigo Van den Broeck**, Project Manager Cards, **KBC Bank**
- **Malcolm French**, Senior Fraud Consultant, **Nationwide Building Society**
- **Alfred Schmauss**, Chairman, Card Working Group, **European Payments Council** & Division Head of Payments, **Erste Bank**

Benefits of Attending:

- **Identify** the challenges and opportunities facing cards in Central & Eastern Europe
- **Maximise** your knowledge to improve business performance
  - Hear about the current case studies in the region
  - Learn how to build a card fraud risk management strategy for your business
  - Understand the SEPA framework and its impact on card payments since the EPC resolution in September 2005
  - Meet and network with the most influential players in the industry

HALF-DAY INTERACTIVE EXECUTIVE BRIEFING

## Merchant Acquiring – The Future

29th March 2006, Sofia

In association with: First Data International

Register online at

[www.smi-online.co.uk/ceecard.asp](http://www.smi-online.co.uk/ceecard.asp)

Alternatively fax your registration to +44 (0) 870 9090 712 or call +44 (0) 870 9090 711

GROUP DISCOUNTS AVAILABLE

Lead Sponsor



Sponsored by



Supported by



ePaynews.com  
payments news &  
resource center



8.30 Registration & Coffee

9.00 **Chairman's Opening Remarks**  
**Espen Tranøy**, Vice President Central & Eastern Europe, **First Data International**

**MARKET DEVELOPMENTS**

**CENTRAL & EASTERN EUROPEAN CARD MARKET**

9.10 **Perspectives on a changing environment**

- The evolution of cards in the region
- MasterCard Central & Eastern European region
- MasterCard in Czech Republic
- MasterCard in Hungary
- MasterCard in Poland
- Cards in the CEE region – prospects and lessons learnt

**Zdenek Houser**, Vice President, General Manager Croatia, Hungary, Slovenia & Head of New Business Development & Strategic Operations CEE Region, **MasterCard Europe**

9.50 **DELIVERING A TRULY EUROPEAN PAYMENT CARD**

- Internal market harmonisation in payment cards
- The benefits of change
- What the CEE market needs and wants
- The growth of cards in CEE
- Visa Europe's offer

**Edvj Massazza-Gal**, Senior Vice President, Head of Central Europe, **Visa Europe**

10.30 Morning Coffee

**THE SEPA CARD FRAMEWORK**

11.00 **An EPC resolution on 21st September 2005**

- The SEPA impact on card payments
- The SCF objective
- The importance of cards in SEPA and the options for implementing SCF
- What SCF mandates on card business
- How are EU non-Euro countries affected?
- Status of SCF implementation feedback of CEE countries

**Alfred Schmauss**, Chairman, Card Working Group, **European Payments Council** & Division Head of Payments, **Erste Bank**

**SERVICE PROVIDING IS ABOUT RELATIONSHIPS**

11.40 **Case study: First Data after 3 years of operation in Serbia**

- Why banks outsource payment processing?
- How to choose a long-term partner?
- Focus on managing the relationship
- Short overview of processing trends in CEE
- First Data in Balkan countries
- The distributed processing model case study: Serbia and Montenegro, entering a new market

**Boris Vujicic**, Managing Director Serbia and Montenegro, **First Data International**

Case Study

12.20 Networking Lunch

**TARGETING THE RIGHT GROUP OF CUSTOMERS**

1.50 **A key to success**

- Card market in Poland
- Direction of market development
- Developing opportunities for partnerships
- BRE Bank strategy in targeting customers
- Dedicated offer for the target group

**Joanna Erdman**, Managing Director, Credit Cards, **BRE Bank**

2.30 **STRATEGIES FOR PAYMENT PROCESSORS**

- Trends and figures for the card processing market
- Differences between card processing companies and their strategies
- From national monopolies to international players
- What will consolidation mean for the industry?

**Susanne Brønnum**, Vice President, International Sales, **PBS**

3.10 Afternoon Tea

**GOVERNMENT PROCUREMENT CARD**

3.40 **What it means for Governments around Europe**

- The rationale (savings, controls, employee effectiveness, improved supplier settlement)
- The e-Government agenda, and the GPC's ability to operate effectively in both the offline and online environments
- Our experiences in France, Ireland, Italy and the UK including prepaid citizen cards, welfare cards and other consumer card applications

**David Harrison**, Head of Visa Government & Purchasing, **Visa Europe**

**SUCCESS FACTORS FOR A PROCESSOR TO DELIVER CARD PAYMENT SERVICES IN CENTRAL & EASTERN EUROPE**

4.20 **SSB 5 years experience**

- The business model
- The operating model
- The technology
- Centralisation versus decentralisation
- The competitive advantages, constraints...
- The future trends

**Claude Wolff**, International Business Manager, **Società per I Servizi Bancari SSB**

5.00 **Chairman's Closing Remarks and Close of Day One**

5.10 Drinks Reception hosted by First Data International



**Lead Sponsor**



**First Data** is Europe's leading independent transaction processor, offering a full portfolio of banking services and systems for card issuing and merchant acquiring, ATM and POS terminal management, switching and authorisation, card management and customer management. We are present in 27 countries across Europe, Middle East and Africa, supporting the local and cross-border strategies of more than 100 clients. [www.firstdata.com](http://www.firstdata.com)

**Sponsored by**



**Payment Business Services (PBS)** develops and handles solutions within payment systems and PBS is today among the leading suppliers in payment solutions where payment cards and payment services are the primary business areas. In close co-operation with our customers we create flexible, tailored and secure solutions to match our customers' individual requirements. With more than 35 years of experience in payment cards, PBS has a solid foundation both nationally and internationally. [www.pbs.dk](http://www.pbs.dk)



With more than 33 million payment cards and over 6 billion transactions in 2004, **SSB** is one of the leading European processors for the management of all major domestic and international debit and credit cards. SSB has expanded its areas of activity, further consolidating its reference role in the Payment Systems sector and positioning itself as a major partner in the domestic and European market. [www.ssb.it](http://www.ssb.it)

**SPONSORSHIP AND EXHIBITION OPPORTUNITIES**

SMI offer sponsorship, exhibition, advertising and branding packages, uniquely tailored to complement your company's marketing strategy. Prime networking opportunities exist to entertain, enhance and expand your client base within the context of an independent discussion specific to your industry. Should you wish to join the increasing number of companies benefiting from sponsoring our conferences please call: Lee Branch, SMI Sponsorship on +44 (0) 20 7827 6144 or email: [lbranch@smi-online.co.uk](mailto:lbranch@smi-online.co.uk)

8.30 Re-registration & Coffee

9.00 Chairman's Opening Remarks

#### CASE STUDIES FROM THE REGION

##### CAPITALISING ON CONSUMERISM – ASSESSING CHALLENGES AND OPPORTUNITIES IN THE ENLARGED EUROPE

Case Study

9.10 Case study: Bank Austria Creditanstalt

- Analysing entry methods: which approach works best?
- Achieving creditability: strategies for overcoming mistrust
- A new found wealth: meeting the product needs of an upwardly mobile clientele
- Views on the increasing competition and use of cards
- Looking to the future: where is the marketing heading?

Herbert Walzhofer, Head of Distribution Channel & Product Management Central & Eastern Europe, Bank Austria Creditanstalt

9.50 CREDIT CARD BUSINESS AND RISK POINT OF VIEW OF CONSUMER DEMANDS

- Current consumer demand for cards
- Opportunities for increasing credit card profitability
- The future of co-branded cards
- Using credit cards to gain market share
- Managing credit card risk
- Measures of risk management
- Impact of distribution channels on card business

Christian Michalek, Head of Credit Card Risk Management, Private & Business Banking, HVB Bank Czech Republic

10.30 Morning Coffee

#### PRODUCT INNOVATION IN CEE

11.00 KBC's experiences

- KBC card projects in Central Europe
- Finding the equilibrium between looking for synergies and local flexibility
- How to focus on strategic priorities?
- Preparing for a SEPA environment in Central Europe

Rigo Van den Broeck, Project Manager Cards, KBC Bank

Case Study

#### FRAUD PROTECTION

11.40 BUILDING A CARD FRAUD RISK MANAGEMENT STRATEGY FOR YOUR BUSINESS

- Defining card fraud
- Elements of a successful strategy
- Fraud vs bad debt
- 'Chip / PIN' and identify fraud
- Major issues and solutions
- Critical success factors

Malcolm French, Senior Fraud Consultant, Nationwide Building Society

12.20 Networking Lunch

#### THE FUTURE FOR CARDS

##### IMPACT OF EMV CHIP CARDS TO ON-LINE BANKING

1.50 Real online banking vs offline capability of chip card

- Experience with 7 years of leading online banking in Czech Republic
- Advanced online futures for payment cards
- Technical possibilities vs marketing concept
- How to handle conflict with offline functionalities of EMV cards
- Real experience

Ondrej Moravec, Head of Card Division, eBanka

##### DERIVING BUSINESS VALUE FROM CHIP BASED SOLUTIONS IN THE CEE MARKETS

2.30 MasterCard OneSmart – EMV and beyond

- Migrating payments to chip: building the EMV infrastructure
- Growing card business with chip: Leveraging the EMV infrastructure
- Focus: pre-authorised and contactless
- Focus: web authentication and personalised services

Dr Toni Merschen, Group Head, Chip, MasterCard International

3.10 Afternoon Tea

##### TECHNOLOGY

3.40 Using innovation as a market differentiator

- New card technologies are changing the way payments are made in today's global marketplace
- New technology partners are entering the market creating choice, processing solutions and turn-key solutions to speed implementation
- Driving revenue growth through e-commerce and internet payment services
- New card products mean new opportunities and clients (gift cards, contactless cards, private label and co-branding)

Diederik Bruggink, Vice President, Senior Advisor Payments & Cards, ABN AMRO Bank

##### TRENDS IN CARD PAYMENTS PROCESSING

4.20 Revolution or evolution?

- Trends in card payment processing
- The drivers and market makers
- The impact of legislation
- Technological changes

Espen Tranøy, Vice President Central & Eastern Europe, First Data International

5.00 TRENDS AND FUTURE PROJECTIONS FOR THE EASTERN EUROPEAN FINANCIAL CARDS MARKET

- An analysis of the performance and development of the Eastern European cards market over the last five year period
- Which types of cards currently dominate the market? Which cards are seeing their usage rate grow most quickly? What factors are driving this growth? Similarities and differences between markets in Eastern Europe
- EMV implementation in Eastern Europe. How successful has this been and what are the latest developments?
- Migration to SEPA compliant cards?
- A look at the future for the Eastern European cards market
- Euromonitor International's forecasts for market growth and development 2005-2009
- What trends and issues are going to drive the market over the next five-year period?

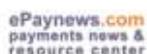
Fflur Roberts, Head of Financial Cards Research, Euromonitor International

5.40 Chairman's Closing Remarks and Close of Conference

### Supported by



Card World is the respected international newsletter with in depth information on the global card market. The main emphasis is on payment cards, but transit, ID and security, loyalty, telephone cards, SIM, RFID and multi-application trends are covered in detail. Subscription includes access our daily online news service at [www.cardworldonline.com](http://www.cardworldonline.com)



ePaynews.com is a free news portal and research tool that focuses on retail payment and transaction reconciliation solutions to give payment professionals a dynamic information resource for their industry. The site is updated daily with fresh content from the Web and trade sources to give an informative overview of payments trends in the retail, unattended payments and cash management fields. The link to be used is [www.epaynews.com](http://www.epaynews.com)



Financial Sector Technology (FST) is the leading business magazine for IT decision makers in the UK financial sector, including banks (retail and wholesale), building societies, insurance companies, trading and broking houses. As a bi-monthly title we provide analysis of all the latest industry news stories and details of any new products and services. Every issue is packed with insightful features, show previews and in-depth supplements that get to the heart of the hot topics for within the industry. [www.fstech.co.uk](http://www.fstech.co.uk)



Euromonitor International is the world's leading provider of global consumer market intelligence and celebrated 30 years in the research and business publishing field in 2002. The company has offices in London, Chicago, Singapore and Shanghai and a network of more than 600 analysts worldwide. The Financial Cards industry is a core area of research for Euromonitor International. With dedicated teams of analysts monitoring the credit, debit, charge, ATM, store card and e-purse markets on a day-to-day basis, Euromonitor International provides a complete strategic picture of the latest trends and issues in the financial cards market in 36 country markets, as well as at a regional and global level. Turn to Euromonitor for expert analysis of supply-side and demand drivers, new product developments and marketing and retailing trends. [www.euromonitor.com/Financialcards](http://www.euromonitor.com/Financialcards)



Retail Banking Research (RBR) is widely recognised as the leading provider of strategic research and consulting services to organisations active in the areas of banking automation, ATMs, cards and payments. RBR supports its clients with independent information, analysis and advice through published research reports, consulting and Banking Automation Bulletin, a subscription newsletter published since 1979. For more information visit [www.rbrlondon.com](http://www.rbrlondon.com)

Want to know how you can get involved? Interested in promoting your financial services to this market?  
 Contact Jennifer Hard, SMI Marketing on +44 (0) 20 7827 6090 or email: [jhard@smi-online.co.uk](mailto:jhard@smi-online.co.uk)

# SMi Finance Forward Planner

## January 2006

- 23/24 Nordic Card Markets, Stockholm
- 25/26 Financing Sports and Leisure Infrastructure, London

## February 2006

- 6/7 PPP in France, Paris
- 8/9 Emission Trading, London
- 20/21 CEE Transport Infrastructure, Sofia
- 27/28 Outsourcing for Financial Services, London

## March 2006

- 1/2 Financial Modelling in PPP/PFI, London
- 6/7 PPP in Ireland & Northern Ireland, Dublin
- 13/14 Branch Banking – People, Processes & Profit, London
- 15/16 PPP/PFI in the Waste Sector, London
- 20/21 PFI in Roads, London
- 27/28 Private Finance in Social Housing, London
- 27/28 Central & Eastern European Card Markets, Sofia

## April 2006

- 3/4 PPP in Spain, Madrid
- 5/6 PPP in Germany, Frankfurt am Main

# Merchant Acquiring – The Future

29th March 2006, Sofia

In association with:



## About the Executive Briefing

This session will look at the emerging trends affecting the merchant acquiring industry for the region and will look into the future to see what these changes will mean for today's players. First Data will share its experiences in operating successful acquiring businesses around the world and we shall use one example as a case study for the audience to examine and question.

A panel session will conclude events to prompt a debate around the challenges faced today from the regulators and merchants, and any other areas of interest to participants.

8.30 **Registration & Coffee**

9.00 **Merchant acquiring – the future**

- Global and European trends
- Banking consolidation
- Acquiring: core or non-core?

9.45 **Operating a profitable merchant acquiring business**

- Merchant acquiring inside a bank
- Acquiring for profit

10.30 **Morning Coffee**

10.45 **Case study – a successful acquiring business**

- How a partnership approach can work
- The value of specialism and focus

11.30 **Panel – questions and answers**

12.15 **Discussions and questions – review of session**

12.30 **Close of Executive Briefing**

## About your Executive Briefing Leader



Paul Campbell is an experienced executive in the world of merchant acquiring having spent over 20 years of his career in this field. Paul has spent his last seven years with First Data building partnerships with banks around the region both for joint ventures and for processing services. Prior to FD Paul worked for Lloyds TSB Cardnet and variously headed sales and operations functions whilst with the merchant acquiring division.

# CENTRAL & EASTERN EUROPEAN CARD MARKETS

27th & 28th March 2006, Sofia, Bulgaria Executive Briefing: 29th March 2006

## 4 WAYS TO REGISTER

ONLINE at [www.smi-online.co.uk/ceecard.asp](http://www.smi-online.co.uk/ceecard.asp)

FAX your booking form to +44 (0) 870 9090 712

PHONE on +44 (0) 870 9090 711

POST your booking form to: Events Team, SMi Group Ltd, Great Guildford Business Square, 30 Great Guildford Street, London SE1 OHS, United Kingdom

### CONFERENCE PRICES

I would like to attend: (Please tick as appropriate) Price

#### CONFERENCE PRICES

Local organisations headquartered in Bulgaria, Croatia, Hungary, Poland, Romania, Slovakia, Slovenia and The Czech Republic

- Conference & Half-Day Executive Briefing £699.00  
 Conference only £499.00

#### Organisations from all other countries

- Conference & Half-Day Executive Briefing £1778.00  
 Conference only £1279.00  
 Executive Briefing only £499.00

#### Public sector discounts available

#### PROMOTIONAL LITERATURE DISTRIBUTION

- Distribution of your company's promotional literature to all conference attendees £999.00

#### • GROUP DISCOUNTS AVAILABLE •

The Conference fee includes refreshments, lunch, conference papers and a post-event Audio CD ROM containing all of the presentations

### CD ROMS/DOCUMENTATION

I cannot attend but would like to purchase the following CD ROMs/paper copy documentation: (Shipped 10-14 days after the event) Price Total

- The Conference Presentations on CD ROM £499.00 + VAT £586.33  
 The Conference Presentations - paper copy £499.00 - £499.00  
(or only £300 if ordered with a CD ROM)  
 The Conference Presentations and Audio on CD ROM £699.00 + VAT £821.33

### PAYMENT

Payment must be made to **SMi Group Ltd**, and received before the event, by one of the following methods quoting reference **S19** and the delegate's name. Please indicate method of payment:

- UK BACS** Sort Code 40-06-21, Account 91618695  
 **Wire Transfer** HSBC Bank plc, 28 Borough High Street, London, SE1 1YB  
Swift (BIC): MIDLGB22, Account 91618695  
IBAN GB09MIDL40062191618695  
 **Cheque** We can only accept Sterling cheques drawn on a UK bank.  
 **Credit Card**  Visa  MasterCard  Diners Club  American Express

Card No:

Valid From   /   Expiry Date   /

Cardholder's Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Card Billing Address (If different from above): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### VENUE Sheraton Sofia Hotel Balkan, 5 Sveta Nedelya Square, Sofia 1000, Bulgaria

Book your accommodation by calling the hotel directly on Tel: +359 2 9816541  
Fax: +359 2 9806464 quoting the SMi title and be sure to refer to your attendance at this conference

### VAT

VAT is charged on CD ROMs for all UK customers and for those EU customers not supplying a registration number for their own country here:

### DELEGATE DETAILS

Please complete fully and clearly in capital letters.

Please photocopy for additional delegates.

Title: \_\_\_\_\_ Forename: \_\_\_\_\_

Surname: \_\_\_\_\_

Job Title: \_\_\_\_\_

Department/Division: \_\_\_\_\_

Company/Organisation: \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Town/City: \_\_\_\_\_

Post/Zip Code: \_\_\_\_\_ Country: \_\_\_\_\_

Direct Telephone: \_\_\_\_\_

Direct Fax: \_\_\_\_\_

Mobile: \_\_\_\_\_

Switchboard: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

I agree to be bound by SMi's Terms and Conditions of Booking

### Terms and Conditions of Booking

**Payment:** If payment is not made at the time of booking, then an invoice will be issued and must be paid immediately and prior to the start of the event. If payment has not been received then credit card details will be requested before entry to the event. CD ROMs will not be despatched until payment has been received.

**Substitutions/Name Changes:** If you are unable to attend you may nominate, in writing, another delegate to take your place at any time prior to the start of the event. Two or more delegates may not 'share' a place at an event. Please make separate bookings for each delegate.

**Cancellation:** If you wish to cancel your attendance at a Conference and/or Briefing and you are unable to send a substitute, then we will refund/credit 50% of the due fee less a £50 administration charge, providing that cancellation is made in writing and received at least 28 days prior to the start of the event. Regrettably cancellation after this time cannot be accepted. We will however provide the Conference documentation on CD ROM to any delegate who has paid but is unable to attend for any reason. Due to the interactive nature of the Briefings we are not normally able to provide documentation in these circumstances. We cannot accept cancellations of orders placed for Documentation or Audio Recordings on CD ROM as these are reproduced specifically to order. If we have to cancel the event for any reason, then we will make a full refund immediately, but disclaim any further liability.

**Alterations:** It may become necessary for us to make alterations to the content, speakers, timing, venue or date of the event compared to the advertised programme.

**Data Protection:** The SMi Group gathers personal data in accordance with the UK Data Protection Act 1998 and we may use this to contact you by telephone, fax, post or email to tell you about other products and services. Unless you tick here  we may also share your data with third parties offering complementary products or services. If you have any queries or want to update any of the data that we hold then please contact our Database Manager [databasemanager@smi-online.co.uk](mailto:databasemanager@smi-online.co.uk) or visit our website [www.smi-online.co.uk/updates](http://www.smi-online.co.uk/updates) quoting the URN as detailed above your address on the attached letter.