

Creating And Selling Credit Card Products And Services For The CEE

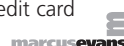
Maximising The Burgeoning Opportunities Within This Increasingly Lucrative Market Whilst Preparing For SEPA

Prague, Czech Republic

4th & 5th June 2007

Breaking the CEE customer habit of low credit card usage

Unlocking the high potential of the credit card business for the fast developing markets in the CEE and CIS to substantially grow the credit card portfolio



Attending this premier **marcus evans** conference will enable you to:

- **Ensure** that your credit card business is keeping up with the current changes in the fast growing CEE market
- **Enhance** your card portfolio by creating innovative credit card products for your customers
- **Analyse** the challenges to card and payment business earnings posed by SEPA
- **Implement** and manage an effective risk strategy to be able to issue cards to your customers with less credit risk
- **Gain** a competitive advantage through a speedy response to the high demand for e-commerce and e-payments
- **Find** the best marketing techniques to enable the growth of your card issuance and accelerate usage

Early Bird Special Offer:

Book by 26/04/2007 and save 10%

Supporting Association:



In the Chair:

Igor Zganjer
Group Card Coordinator
Erste Bank Group

Kari Oksanen
Head of Risk Management, Electronic Banking
Nordea Bank, Finland

Your Expert Speaker Panel:

Piotr Buszka
Vice President of the Management Board
Lukas Bank, Poland

Roland Katona
Head of Payment Cards
Československá Obchodní Banka, Slovakia

Yasemin Akman
Senior Advisor
Garanti Bank, Turkey

Dr. Constantine Stivaros
Business Development Manager, Head of e-Payment Unit, Electronic Banking Division
Piraeus Bank Group, Greece

Maciej Biniek
e-Business Payments Director
Bank Zachodni WBK SA, Poland

Dragos Cabat
Director of Risk Management
OTP Bank, Romania
Vice President
Chartered Financial Analyst Association (CFA)

Darek Filip
Business Development Director
Cetelem, BNP Paribas Group, Czech Republic

Štěpánka Lencová
Head of Credit Card Business
HVB Bank, Czech Republic

Gabriela Pithartová
Marketing Director
Cetelem, BNP Paribas Group, Czech Republic

Antonis Sakaloglou
Sector Manager-Cards Development
Emporiki Bank S.A., Greece

Angel de Leon
Director of Cards
Banesto, Spain

Bert Jonckheere
Process Manager Cards
Dexia Bank, Belgium

Romica Dobinda
Head of Credit Cards
BRD Finance IFN S.A., Societate Generale Group, Romania

Malcolm French
Senior Fraud Consultant
Nationwide, UK

Day 1

4th June 2007

Booking Line

Tel: + 420 234 702 341

Fax: + 420 255 707 281

www.marcusevans.cz

08.30 Registration and Morning Coffee

09.00 Chairman's Opening Address

Igor Zganjer

Group Card Coordinator
Erste Bank Group

CREDIT CARD BUSINESS IN THE CEE MARKET

09.10 **Keynote Address**

Ensuring That Your Credit Card Business Is Keeping The Pace With The Current Changes In The Fast Growing CEE Market

- Maximising your competitive advantage through product differentiation
- Pinpointing benefits and threats of multi application cards
- Corporate credit cards: Get on board now or get left behind
- Understanding the potential for gift cards in the short and long-term period
- Affinity approach to credit card product modification
- Breaking the CEE customer habit of low credit card usage

Igor Zganjer

Group Card Coordinator
Erste Bank Group

CREATING INNOVATIVE CREDIT CARD PRODUCTS

09.50 **Enhancing Your Card Portfolio By Creating Innovative Credit Card Products For Your Customers**

- Analysing customer credit habits to understand the need for cash (short-term loans)
- Developing product packages where the credit card is fully exploited by its owner
- Overcoming challenges in launching prepaid credit cards
- Leveraging cooperation with other commercial enterprises in developing co-branded credit cards
- Assessing the impact of technology on the creation of new credit card products

Romica Dobinda

Head of Credit Cards
BRD Finance IFN S.A., Soci ete Generale Group, Romania

10.30 Morning Coffee and Networking

10.50 **Developing A Winning Credit Card Product Within The Slovak Cards Market; Reviewing The Success Of The CSOB Credit Card**

- Discovering the credit card market in Slovakia
- Establishing the credit card portfolio that suits the parameters of the market
- Analysing consumer behaviour to launch the new tailor-made products
- Mapping the development of credit card issuance and usage to meet the consumer needs
- Positioning your corporate products as low-cost with higher accessibility to your corporate clients rather than the luxurious supplement of the product package
- Exploiting and managing sales card support to increase card usage

Roland Katona

Head of Payment Cards
 eskoslovensk  Obchodn  Banka, Slovakia

11.30 **Differentiating Your Card Products Within A Rapidly Expanding Market Place**

- Understanding the importance of product design and packaging when developing a new product
- Identifying and selecting partners when determining card functionality
- Selecting and utilising all your distribution channels to reach your targeted customers

 t p nka Lencov 

Head of Credit Card Business
HVB Bank, Czech Republic

12.10 Luncheon

MARKETING AND SALES STRATEGIES IN CREDIT CARDS

13.10 **Finding The Best Marketing Techniques To Enable The Growth Of Your Card Issuance And Accelerate Usage**

- Figuring out which communication approaches effectively target both the established cardholders and which attract non-card users too
- Generating a strategic switch in the customer mindsets; preferring credit cards to debit cards
- Solutions to maximise the customer experience in credit card usage
- Comparing effective marketing campaigns delivering an influential and emotional message to the cardholders

Darek Filip

Marketing Director
Cetelem, BNP Paribas Group, Czech Republic

Gabriela Pithartov 

Marketing Director
Cetelem, BNP Paribas Group, Czech Republic

13.50 **Best Practices In Distribution Channel Management: Selecting The Channel That Allows You To Grow The Repeat Card Business**

- Key considerations in defining the right distribution strategy
- Defining the role of the branch network in the distribution process
- Evaluating the added value of direct channels in the distribution process
- Exploring opportunities of alternative network distribution channels
- Key elements in executing your distribution strategy

Antonis Sakaloglou

Sector Manager-Cards Development
Emporiki Bank S.A., Greece

14.30 Afternoon Tea and Networking

14.50 **Customer Acquisition And Retention Through A Segmented Approach Of The Retail Market**

- Less cash, more electronic payments
- Segmentation of the Belgian retail market: approaches and results
- New segmented product offer
- Product launch, promotion and conversion

Bert Jonckheere

Process Manager Cards
Dexia Bank, Belgium

15.30 Closing Remarks of the Chair and End of Day One

I would like to thank everyone who has assisted with the research and organisation of the event, particularly the speakers for their support and commitment.

Lubomir Olach, Conference Producer
marcus evans Prague
Tel: +420 255 707 280
Email: lubomiro@marcusevanscz.com

Who should attend:

From Retail Banks, Building Societies and Consumer Finance Lending Companies:

Heads, Presidents, Managers and Directors of:
Credit Cards Department • Card Centre • Debit Cards • Distribution • Sales / Branch Sales • Marketing • Strategy / International Strategy • Retail Banking • Consumer Strategy • New Product / Service Development • Business Development • Customer Operations • CRM • Marketing / Business Intelligence • Customer Insight • Customer Retention • Customer Lifecycle • Planning • Segmentation • Billing • Issuing • Acquiring • Partnership Programme

5th June 2007

Booking Line

Tel: + 420 234 702 341

Fax: + 420 255 707 281

www.marcusevans.cz

08.30 Registration and Morning Coffee

09.00 Chairman's Opening Address

Kari OksanenHead of Risk Management, Electronic Banking
Nordea Bank, Finland

SEPA ON TARGET

09.10 **Keynote Address****An Analysis Of The Challenges To Card And Payment Business Earnings Posed By SEPA; How We Overcome These And How We Find Alternative Revenue Streams**

- Assessing your organisation's strengths and weaknesses with regard to the introduction of SEPA
- Evaluating the practical realities and commercial impact of SEPA on your financial institution
- Analysing alternatives of how to overcome the SEPA challenges; building your own payments infrastructure or using third party services
- How do we avoid rocketing costs in the change of payments infrastructure?
- Developing incentive programmes for business to avoid losing them after SEPA takes effect

Maciej Binieke-Business Payments Director
Bank Zachodni WBK SA, Poland

TAPPING INTO E-BUSINESS

09.50 **Gaining A Competitive Advantage Through A Rapid Response To The High Demand For E-Commerce And E-Payments**

- Analysing the current status of internet business market penetration to chart the future direction of e-payments
- Reinforcing the importance of educational and marketing methods that increase adoption trust of the non-internet users to make payments via internet
- Offering attractive service package and incentive schemes to e-business to enable your e-clients to process e-transactions on more internet websites
- Cooperating with your card processor for smooth on-line payment procedures

Dr. Constantine StivarosBusiness Development Manager, Head of e-Payment Unit, Electronic Banking Division
Piraeus Bank Group, Greece

10.30 Morning Coffee and Networking

INCREASING PROFITABILITY

10.50 **Building Well-Managed Credit Card Business Strategies For Sustainable Profitability**

- Learning about the regulatory impact on Spain to make contingency plans
- Improving the profitability of Banesto's card portfolio by avoiding outdated risk practices
- Concentrating on revolving credit extensions to cardholders to increase your earnings streams
- Creating a strong card portfolio to secure your profitability levels
- Co-branding as key driver to grow the business and increase market share

Angel de LeonDirector of Cards
Banesto, Spain11.30 **Successful Credit Card Retention Strategies: Your Most Powerful Weapon Against Fierce Competition**

- Gaining organizational-wide buy-in to understand and develop successful customer retention
- Managing relationships closely with all your customers as a must for creating an effective retention strategy
- Focusing investments on retention to avoid the rising cost of acquisition and increased competition
- Emphasizing the importance of retention: The best tactic against shortening product life cycles
- Analyzing customer data instruments for retention enhancement
- Aligning customer service, marketing and risk management roles to cooperate more efficiently to improve customer retention

Piotr BuszkaVice President of the Management Board
Lukas Bank, Poland

12.10 Luncheon

GAINING EFFICIENCY IN RISK MANAGEMENT

13.10 **World-Class Credit Cycle Risk Management Practices; More Efficiency And Less Risk**

- Implementing and managing an effective credit risk cycle in a financial institution with limited market experience and a developing infrastructure
- Capitalising on the risk techniques and tools available; learning that high technology is not imperative for best practice risk management
- Maintaining a programme of thorough internal risk handling; compensating for the missing presence of the credit bureaus in the CEE
- Preventing the need for debt collection and recovery by using effective behavioural analysis and credit scoring
- Applying best practices for debt collection and recovery when this is necessary

Dragos Cabat

Director of Risk Management

OTP Bank, Romania

Vice President

Chartered Financial Analyst Association (CFA)13.50 **Benchmarking And Evaluating The Best Solutions For Protection Against Card Fraud**

- Discovering the new fraud tactics that threaten your payment transactions
- Analysing strengths and weaknesses of your fraud protection management
- Investigating developing critical gaps in fraud protection stemming from the development of e-transactions and internet business to be ahead of your fraud violators
- Minimising the potential for internal fraud
- Examining effective strategies to increase the security of your card products and maximise protection from external system attackers

Kari Oksanen

Head of Risk Management, Electronic Banking

Nordea Bank, Finland14.50 **Card Fraud Prevention and Control Strategy For Your Business**

- Setting the context of fraud risk
- Importance of fraud risk management across the business
- Counterfeit, intercept and application fraud
- On-line banking and e-commerce exposures
- Mitigating the threat of identity fraud
- Key issues, trends and solutions

Malcolm French

Senior Fraud Consultant

Nationwide, UK

BECOMING CONTACTLESS

15.30 **Introduction Of Contactless Card Technology Into The CEE; Predicting The Future Impact On The Card Business**

- Chip application: functionality aspects and opportunities
- Making the market ready for the switch to contactless card usage
- Additional costs associated with chip application
- One year strategy for contactless cards implementation within the region

Yasemin Akman

Senior Advisor

Garanti Bank, Turkey

16.10 Closing Remarks of the Chair and End of Conference

If you would like further information about the event or information about how to book, please contact:

Jana Juskova, Marketing Assistant,

marcus evans Prague

Tel: +420 234 702 341

Email: janaj@marcusevanscz.com**Business Development Opportunities**

Does your company have solutions or technologies that the conference delegates would benefit from knowing? If so, you can find out more about the exhibiting, networking and branding opportunities available by contacting:

Nathan Stevens, Sponsorship Manager

Tel: + 420 255 707 210

Email: Nathan5@marcusevanscz.com

Prague, Czech Republic

Please write in **BLOCK CAPITALS**

Tel: + 420 234 702 341

Fax: + 420 255 707 281

**If this information is incorrect, please fax back correct details to
Fax: +420 255 707 281 or contact the marketing manager Jana Juskova.**

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CONFERENCE: 5TH ANNUAL CREATING AND SELLING CREDIT CARD PRODUCTS AND SERVICES FOR THE CEE

DATE(S): 4TH & 5TH JUNE 2007, PRAGUE, CZECH REPUBLIC

PLEASE COMPLETE THIS FORM AND FAX BACK TO

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Registration Details

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 City: _____ Postcode: _____
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 Company Size: _____
 Nature of Business: _____
 Website: _____

marcus evans: Marcus Evans (CR) Ltd

Conference Fees:

DELEGATE FEE @ EURO 2767 + 19% VAT

EARLY BIRD FEE @ EURO 2490 + 19% VAT

Please note that all fee's are charged in CZK at current exchange rates.
 Payment is required within 5 working days. If you are unable to attend, it may be possible to order the conference materials. Please note that Early Bird discounts only apply to booking made prior to 26/04/2007

Payment Method

Please charge my:

Visa Mastercard Eurocard Amex Diners Card

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CONFIRMATION DETAILS – After receiving payment, a receipt will be issued. If you do not receive a letter outlining the conference details two weeks prior to the event, please contact the Conference Coordinator at **marcus evans**.

Authorisation

Signatory must be authorised to sign on behalf of contracting organisation

Name: _____

Position: _____

Signature: _____ Date: _____

Email: _____

Conference Registration Details

Note: Do not fax this form to the hotel

Terms & Conditions:

- Fees are inclusive of programme materials and refreshments.
- Payment Terms:** Following completion and return of the registration form, full payment is required within 5 days from receipt of invoice. PLEASE NOTE: payment must be received prior to the conference date. A receipt will be issued on payment. Due to limited conference space, we advise early registration to avoid disappointment. A 50% cancellation fee will be charged under the terms outlined below. We reserve the right to refuse admission if payment is not received on time. Unless otherwise stated on the booking form, payment must be made in pounds sterling.
- Cancellation/Substitution:** Provided the total fee has been paid, substitutions at no extra charge up to 14 days before the event are allowed. Substitutions between 14 days and the date of the event will be allowed subject to an administration fee of equal to 10% of the total fee that is to be transferred. Otherwise all bookings carry a 50% cancellation liability immediately after a signed sales contract has been received by **marcus evans** (as defined above) Cancellations must be received in writing by mail or fax six (6) weeks before the conference is to be held in order to obtain a full credit for any future **marcus evans** conference. Thereafter, the full conference fee is payable and is non refundable. The service charge is completely non-refundable and non-creditable. Payment terms are five days and payment must be made prior to the start of the conference. Non-payment or non-attendance does not constitute cancellation. By signing this contract, the client agrees that in case of dispute or cancellation of this contract that **marcus evans** will not be able to mitigate its losses for any less than 50% of the total contract value. If, for any reason, **marcus evans** decides to cancel or postpone this conference, **marcus evans** is not responsible for covering airfare, hotel, or other travel costs incurred by clients. The conference fee will not be refunded, but can be credited to a future conference. Event programme content is subject to change without notice.
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- Governing law:** This Agreement shall be governed and construed in accordance with the law of England and the parties submit to the exclusive jurisdiction of the English Courts in London. However **marcus evans** only is entitled to waive this right and submit to the jurisdiction of the courts in which the Client's office is located.