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to **SAVE up to S\$400!**



4th Annual

Mobile Financial Services Summit

25th & 26th May 2010, Sheraton Towers, Singapore

**Developing Compelling Services and Collaborations
to Win Mass Market Adoption**

**NEW in
2010!**

- More views direct from **bankers and network operators** on global and Asian roll outs
- Exclusive **open floor deal making** session
- 2 value added workshops conducted by leading industry practitioners

**Featuring Global & Regional Banking and
Network Operator Case Studies including:-**



Teppo Paavola, Vice President, General Manager of
Mobile Financial Services, **Nokia, USA**



Rob Jonker, Director, Senior Product Manager
Emerging Payment Streams, **Deutsche Bank AG,
The Netherlands**



Joanne Avendano, Technical Group Head,
G-Exchange Inc, Philippines



Takeo Tohara, President & CEO, **Jibun Bank, Japan**



Rajesh Yohannan, Head - eBusiness &
Direct Banking, Asia Pacific, **Citi, Singapore**



Rocky Scopelliti, Head of Banking, Finance &
Insurance - Industry Development, **Telstra Enterprise
& Government, Australia**



Naresh Vyas, Global Head, Channels, Technical
Solutions Delivery, Global Technology and Operations,
Standard Chartered Bank, Singapore



Mahzan Mahfudz, Vice President,
Product Innovation, **Celcom Malaysia**



Suresh Sethi, Group President, Transaction Banking
Group, International Banking, Liabilities Investment
Management, **YES Bank, India**



Dr P.K. Goel, Chief Administrative Officer -
IT projects, **Ministry of Railways, India**

Event Highlights

- Discover how to effectively leverage partnerships and alliances in your mobile strategy from industry frontrunners like **G-Exchange, Citi, PayPal & Nokia Money**
- Gather the latest insider views on Nokia Money's global initiative
- Understand the shifting m-banking services paradigm through **Jibun Bank's** experiences with an all-mobile business model
- Activate channel migration opportunities and how retailing over mobile phones is becoming a reality through innovative insights from **Telstra & Visa**
- Thought-provoking views on how **Indian Railways** are growing IRCTCmobile, a potential first mass market m-payment adoption in Asia's transit sector
- Invaluable insights into how leading banks **Deutsche Bank** and **Standard Chartered** are bringing corporate sector clients onto the mobile space
- Learn how to successfully build and run mobile remittance services from **YES BANK & Indosat**
- Take advantage of detailed practitioner how-tos with exclusive pre & post summit workshops by industry experts like **Telstra & G-Exchange**

PLUS!

Exclusive Pre Summit Workshops:

24th May 2010

Part I: **Employing ICT for Improved Financial Customer Service
Delivery to 'Generation Y'** - Led by **Telstra Australia &**

Part II: **Partnering to Grow Your Mobile Financial Services
Strategy** - Led by **G-Exchange Inc**

www.mobilefinancialsummit.com

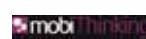
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Mobile Financial Services Summit

Developing Compelling Services and Collaborations to Win Mass Market Adoption

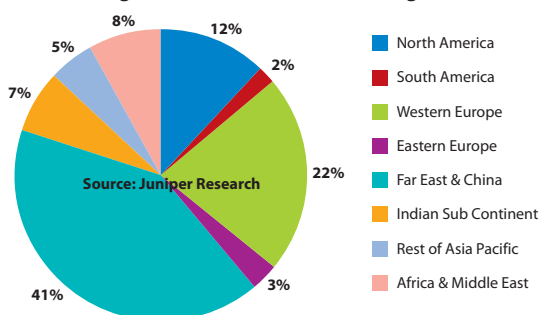
Asia's most comprehensive forum on mobile financial services, features the latest and most innovative roll outs and groundbreaking developments direct from industry leaders. Packed with best practices from global and regional banking & network operator case studies, the Mobile Financial Services Summit will enable you to jumpstart your m-finance initiatives to compete more effectively in this dynamic market.

Industry interest in this growing eco-system is growing exponentially, in line with developments in mobile money transfer as well as increased variations of m-banking and m-payments initiatives globally, in the drive to provide anytime, anywhere, banking options.

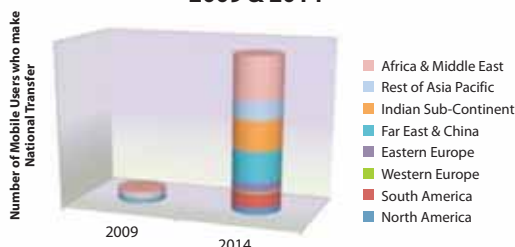
As competition heats up to win mass market adoption within this channel migration movement, market stakeholders will need to deliver compelling service propositions while increasing collaborations & standardisations.

With banks bundling transactional services within their mobile banking platform and additional momentum from electronic bill presentment over the internet, mobile phone transactional banking usage will quickly increase. By the end of 2011 it is forecasted that in **excess of 150 million subscribers worldwide** will have used a transactional service – this represents growth of more than three times since 2008. **The bulk of these users will be in the Far East and China (41%), Western Europe (22%) and North America (12%).**

Mobile Banking: Transactional Users - 2011 Regional Forecast (%)



Number of Mobile Users Making National Transfers (m) Split by 8 Key Regions 2009 & 2014



Over 150 million people in developed markets will be using their mobile phones as an additional banking channel by 2011

Source: Juniper Research, Jan 2009

Who Will You Meet

Chief Executive Officers, Managing Directors, Vice Presidents, General Managers, Heads of Department of:-

- Mobile Phone Banking Services
- Mobile Commerce & E-commerce
- Mobile Business
- Mobile Solutions
- Direct banking
- Consumer Transaction Banking
- Retail & Consumer Banking
- Alternative Channels
- Financial Delivery Channels
- Financial Services Strategy

- Financial Services Regulations
- Marketing & Value Added Services (VAS)
- Product Development
- Product Management
- Payment Systems & Mobile
- Strategic Planning & Advisory
- Business Development
- Technology Management
- Risk Management
- Security & Fraud

From the following:

- Banking and Financial Services Institutions
- Mobile Network Operators
- Mobile Device Manufacturers
- Merchants & Retailers
- Regulators
- Cards & Payments Business
- Mobile Technology Platform Providers
- Vendors and Solution Providers

Past Attendees of this Series Include:

- | | | | |
|--------------------------------|---|---|---------------------------------------|
| • ABN AMRO BANK | • INFOCOMM DEVELOPMENT AUTHORITY OF SINGAPORE (IDA) | • OBOPAY | • TELECOMMUNICATIONS UK FRAUD FORUM |
| • ALCATEL-LUCENT | • INTERNATIONAL FINANCE CORPORATION | • OVERSEAS CHINESE BANKING CORPORATION (OCBC) | • TELSTRA |
| • BANK INDONESIA | • LAND TRANSPORT AUTHORITY | • PAYMATE INDIA | • TMFORUM |
| • BANK MANDIRI | • MAXIS COMMUNICATIONS | • PT ARTAJASA PEMBAYARAN ELEKTRONIS | • TURKCELL COMMUNICATION SERVICES PLC |
| • BHARAT SANCHAR NIGAM LTD | • MCDONALDS ASIA PACIFIC DEVELOPMENT | • PT ARTAJASA PEMBAYARAN ELEKTRONIS | • UTIBA |
| • BHARTI AIRTEL | • MICROENTERPRISE ACCESS TO BANKING SERVICES (MABS) | • PT TELEKOMUNIKASI INDONESIA TBK | • VERISIGN ASIA PACIFIC |
| • CIMB INVESTMENT BANK | • MOBILTEL | • RESERVE BANK OF INDIA | • VINACAPITAL INVESTMENT MANAGEMENT |
| • CITI | • MONITISE | • SIAM COMMERCIAL BANK | • VISA INTERNATIONAL |
| • DIGI TELECOMMUNICATIONS | • MOTOROLA | • SK TELECOM | • VIVOTECH |
| • EDGAR DUNN & CO | • NETS | • SMART COMMUNICATIONS | • VODAFONE EGYPT |
| • EMIRATES DATA CLEARING HOUSE | • NOKIA ASIA PACIFIC | • STANDARD CHARTERED BANK | • WESTERN UNION |
| • GEMALTO | • NORDEA BANK | • STARHUB | • WING |
| • G-EXCHANGE | | | • WOORI BANK |
| • HANA BANK | | | • ZAIN KW |
| • ICICI BANK | | | |

Conference At A Glance

Day One 25 th May 2010, Tuesday	DAY TWO 26 th May 2010, Wednesday
Strategies for Success in Mobile Financial Services	Mobile Channel Strategies - Partnerships & Alliances
Regulatory Hurdles & Potential Pitfalls	Reaping Opportunities in Channel Migration for Mobile Payments
Winning Customer Acceptance & Adoption	
Stream A: Mobile Money & Remittances Stream B: Mobile Commerce & Payments	Stream C: Implementation Technologies & Securing Mobile Transactions Stream D: Pilots and Commercialisations
Networking Cocktails	Future Prospects and Growth Predictions for Mobile Financial Services

Pre-Summit Workshop | 24th May 2010

This full day workshop will run from 09:00 - 12:30 and 14:00 - 17:30, with mid morning and afternoon refreshment breaks and lunch. Registration begins 30 minutes before the workshop commences.

Part I

Employing ICT for Improved Financial Customer Service Delivery to 'Generation Y'

Workshop Objectives:

Improving customer service is a key strategic priority for major financial institutions around the world. Improving service will need to account for the profound generational and technological changes that have taken place, and will continue to take place at unprecedented rates.

The market segment that will be contested on service will be Generation Y as they have completely different expectations from financial institutions. This workshop will demonstrate how Generation Y prefers, and is indeed adopting, new styles of interactions in how it engages financial services. This is leading to growth and diversity in new channels used to reach them, and challenges in how they become integrated into existing channels.

The key drivers of this are firstly, the rapid rise of social media, secondly mobility with much greater capacity and device capability, and lastly video which is increasingly becoming the preferred medium. The workshop provides five key trends on how communications technology can improve customer service delivered to and through Generation Y.

Workshop Agenda:

- Who is Generation Y and what has made them who they are?
 - Major influences
 - Behaviours and motivations
- What are their service expectations?
 - Why customer satisfaction is important
 - Generation Y as consumers and providers of service
- What role does technology play in this?
 - Technology environment
 - Technology response



About Your Workshop Leader:

Rocky Scopelliti

Head of Banking, Finance & Insurance - Industry Development, Telstra, Australia

Rocky is responsible for accelerating the awareness of and adoption of Telstra's technology solutions in the Financial Services sector. He has extensive experience in both the Information Technology and Financial Services sectors, having held senior management responsibilities covering Product Development, Strategy & Planning, Business Development and Strategic Marketing.

Educated in Australia and the US at Sydney University and Stanford University, Rocky has a Graduate Diploma in Corporate Management and a Masters in Business Administration.

Part II

Partnering to Grow Your Mobile Financial Services Strategy

Workshop Objectives:

The success of a mobile money transfer service is hinged on being able to ensure mass market adoption and providing compelling service propositions. An integral part would be making sure that your exchange channels are pervasive and that users have wide array of uses: may it be for store payments or remittances. This course talks about why partnerships are essential, and how to ensure we get the right partners to have a completely robust ecosystem and services.

Workshop Agenda:

- Why are partnerships essential, and how to find the right partners?
- Who are your potential partners in growing your mobile financial services strategy?
- What are the various partner engagement models that can ensure synergy with your partners?
- What are the challenges that we face in trying to find synergies among industry players and leverage on respective strengths?



About Your Workshop Leader:

Joanne Avendano

Technical Services Group Head, G-Exchange, Inc, Philippines

Joanne is responsible for the technical execution and timely delivery of business solutions to the core systems to peripheral support systems. She leads solutions design and ensures technical soundness, security and compliance to business requirements.

Her current project portfolio includes 15 projects at any given time and she manages multiple teams from Data Gathering, Functional Scoping, Systems Design, Vendor Selection/Management, Acceptance Testing, and Service Management.

Prior to this, Joanne had 11 years of professional experience in the fields of Information Technology, encompassing Project Management, Solutions Delivery, and Service Management.

CONFERENCE DAY ONE | 25th May 2010, Tuesday08:30 **Registration & Opening of Deal Making Matching Requests**08:55 **Chairperson's Opening Remarks**

Kelly Kay, Member of the Board of Advisors,
Electronic Money Association, UK

09:00 **Mobile Financial Services - Why Now is the Time to Move into Mobile Solutions**

- Where does Deutsche Bank (DB) stand? - objectives and strategy around mobile payments
- DB's Mobile4 Cash: Mobile payment solutions in key market segments
- B2B Corporate Mobile Solutions - Why should corporates move to mobile solutions?
- Global Mobile Remittances - 'Bank the Unbanked'
- Mobile partnership: Identify the winning players and explore partnering strategies with these parties

Rob Jonker, Director, Senior Product Manager Emerging Payment Streams, **Deutsche Bank AG, The Netherlands**

Deutsche Bank offers secure mobile payment and mobile remittance services from any mobile device with any network, via a partnership with Luup. Deutsche Bank is planning to integrate m-payments into its merchant acquiring and private banking solutions. For B2B transactions, Deutsche Bank will combine m-payments with its corporate cash management solutions.

Keynote Presentation

Strategies for Success in Mobile Financial Services09:35 **Challenges & New Opportunities in Mobile Money Transfer - A Case Study on the Implementation of GCASH**

- Top 3 challenges for MMT
- How can mobile banking be more successful
- How can multi-sided networks be increased
- Leveraging on existing infrastructure to develop the network

Joanne Avendano, Technical Group Head,
G-Exchange Inc, Philippines

G-Xchange, Inc. (GXI) pioneered a revolutionary model in cardless and cashless m-commerce services "GCASH", launched in the Philippines (October 2004). In just 5 years, GXI has established a wide network of exchange outlets that can process GCASH transactions including remittance payouts. Realtime interfaces with global remittance players & mobile money operators have also been created in over 30 countries

10:10 **One Size Does Not Fit All - Selecting the Right Business Model as a Critical Success Factor for your Mobile Strategy**

- Changes in the internet and mobile environment
- Establishing a new bank on the mobile environment - why?
- Jibun Bank's strategies & business model
- Reviewing possible product and service offerings - what more do customers wish to do on this channel?
- Business performance and forward goals

Takeo Tohara, President and CEO, **Jibun Bank, Japan**

Jibun Bank works on an All-Mobile Business Model, where its services have been designed so that customers can handle their finances exclusively by mobile phone. Launched in July 2008 by Bank of Tokyo Mitsubishi UFJ (BTMU) and KDDI, Japan's second largest telecoms carrier, Jibun Bank has attracted 900,000 accounts and 14 billion in Japanese yen deposits (approx US\$1,550 million).

Keynote Presentation

10:45 **Morning Networking Refreshments****Regulatory Hurdles & Potential Pitfalls**11:15 **Avoiding Costly Regulatory Errors in your Mobile Financial Services Launch**

- What are the regulatory oversight frameworks available for provision of mobile financial services?
- Identifying the most conducive markets vs. markets with the most barriers
- Preview of forecasted regulations/policies for this space, which will impact roll-outs in 2010 and beyond

Hayder Al-Bagdadi, Senior Grant and Policy Manager,
Alliance for Financial Inclusion (AFI), Thailand

AFI is a global network of policymakers in developing countries, enabling its members to share, develop and implement their knowledge of cutting-edge financial inclusion policies that work. Mobile phone financial services is a solution known to work for the poor, where AFI supports dozens of developing countries to innovate and apply policy.

11:50 **Will Mobile Banking Regulations Keep Pace with Channel Developments?**

- Lack of harmonization & entrance restrictions within the mobile banking space ie encryption regulations, licensing & certification issues
- Regulator concerns & expectations for mobile financial services provision
- Movements in 2010 towards regional provision of mobile financial services
- How can regulators work together with industry stakeholders to develop this channel?

Moderator:

Liisa Kannianen, Executive Director, **Mobey Forum, Finland**

Panellists:

Martin Strommer, Director, Business Development, **Mobile Solutions, Home & Networks Mobility, Motorola Asia, Australia**
Dr Peter Lovelock, Director, **Telecom Research Project (TRP), Singapore**

Hayder Al-Bagdadi, Senior Grant and Policy Manager,
Alliance for Financial Inclusion (AFI), Thailand

Panel Discussion

12:30 **Networking Lunch and Deal Making Matching Requests Chairperson's Opening Remarks**

Rohit Dadwal, Managing Director - APAC, **Mobile Marketing Association (MMA) Singapore**

Winning Customer Acceptance & Adoption14:00 **Driving Customer Acceptance for your Mobile Channel**

- Mobile's new role as the preferred delivery channel of financial services
- Business and technical factors to be considered
- Customer acceptance and market dynamics
- Our experience since 1999 in the mobile channel
- New trends in mobile banking for 2010

Makoto Shibata, Principal Analyst eBusiness & IT Initiatives Division, **Bank of Tokyo Mitsubishi UFJ, Japan**

The Bank of Tokyo-Mitsubishi UFJ (BTMU) is the largest commercial bank in Japan, with about 40 million retail customers. BTMU has been providing mobile banking since 1999 as a part of their direct banking services. In 2008, BTMU partnered with KDDI, Japan's 2nd largest mobile carrier, to create a new all-mobile bank, Jibun Bank.

14:35 **Optimising Adoption through Accurate Assessment of Customers' Preferred Services**

- Identifying preferred services needed by your customers according to comfort levels - research, pilot tests
- Implementing best strategy to provide the right applications & to sell the right benefits to customer segments ie multi layered strategies
- Finding the right balance in a PushPull mobile channel strategy

Dr Peter Lovelock, Director, **Telecom Research Project (TRP), Singapore**

15:10 **Mobile Remittances & Mobile Commerce - How do they Shape up?**

- Where do the biggest opportunities lie in the mobile space - remittances or commerce?
- Where do money transfer organisations fit in this space?
- Channel migration trends and demand levels for services/ application
- Cost management and profitability considerations
- Flexibility for expansion of financial services availability & delivery

Moderator:

Roy Sosa, Founder, Chairman and CEO, **Rêv Worldwide, USA**

Panellists:

Suresh Sethi, Group President - Transaction Banking Group, **International Banking, Liabilities Investment Management, YES BANK, India**

Rohit Dadwal, Managing Director - APAC, **Mobile Marketing Association (MMA) Singapore**

Ichwansyah Putra, Product Development Manager,
Mobile Commerce, Indosat, Indonesia

Panel Discussion

15:45 **Afternoon Networking Refreshments**

CONFERENCE DAY ONE | 25th May 2010, Tuesday

Stream A: Mobile Money & Remittances

16:15 Growing Mobile Channel Strategies in Line with Customer Expectations - Mobile Banking to Cross Border Remittances

- Indosat mobile banking implementation since 2005
- Indosat Mobile Wallet - creating m-commerce for both banked and unbanked customers
- Addressing cultural issues - what customer outreach approaches have proved successful?
- Movement towards cross border remittances - status of central bank regulations
- Business models - how do we address m-commerce system interconnection & interoperability for cross border transactions?

Ichwansyah Putra, *Product Development Manager, Mobile Commerce, Indosat, Indonesia*

Indosat, the 2nd biggest cellular operator in Indonesia, always innovates to develop and deploy network systems with features for its customers. After launching the first mobile banking services in Indonesia (2005), it is working on other innovation services, including mobile wallet, which contains services such as buying, bill payment and remittances

16:50 Financial Inclusion of the Unbanked/Under-banked by Partnering to Extend Distribution Channels

- Project Overview
- Financial Services outreach providing for inclusive growth
 - > Harnessing existing distribution networks
- Alternate Channel strategy powering "Financial Inclusion"
 - > Enabling regulatory approach
- Sustainable Business Model
- Customer experiences and adoption
- Application to other markets

Suresh Sethi, *Group President - Transaction Banking, International Banking, Liabilities & Investment Management, YES BANK, India*

YES BANK in partnership with OBOPAY and Nokia has launched a revolutionary Mobile Payment Service which enables secure money transfers using mobile phones with an in-built application, which is highly user-friendly. Further, with distribution over Nokia's existing channel, these services enable Financial Inclusion of the un-banked and under-banked population in India.

17:25 Cash Going Mobile - Will the Mobile Channel Replace Hard Cash?

- Mobile payments & mobile commerce: how far has the industry advanced?
- Has the acceptance threshold been crossed for mobile transactions?
- Getting the merchant/retailer on board
- Best commercialisation strategies in market
- Making m-commerce/m-payments profitable

Panellists:

Teppo Paavola, *Vice President, General Manager of Mobile Financial Services, Nokia, USA*

Rob Jonker, *Director, Senior Product Manager Emerging Payment Streams, Deutsche Bank, The Netherlands*

Craig Richman, *Director, Mobile Payments, Emerging Products & Technology, Visa Worldwide, Singapore*

Stanley Tan, *Chairman and Acting CEO, Global Yellow Pages, Singapore*

Lena Tan, *Product Manager, Consumer Products - Mobile, SingTel, Singapore*

Panel Discussion

18:00 Closing Remarks & End of Day 1**18:30 Networking Drinks and Final Submission of Deal Making Matching Requests**

Stream B: Mobile Commerce & Payments

16:15 Migrating Transit Passengers to Mobile Payments

- Growth of internet ticketing for Indian Railways and IRCTC mobile
- Process of mobile ticketing for Indian Railways by Indian Railway Catering and Tourism Corporation (IRCTC).
- Current volumes & future processes for mobile ticketing
- Simplification of procedures & making mobile ticketing widespread among all types of users
- Further growth of m-commerce for Indian Railways

Dr P.K. Goel, *Chief Administrative Officer- IT projects, Ministry of Railways, India*

IRCTCmobile allows passengers to perform various ticketing related services through their mobile phone. At present, about 15,000 tickets are booked on mobile per month, but the potential is immense as mobile penetration in India is very high (40%), potentially becoming the first mass market adoption of a mobile payment roll-out

16:50 Crossing the Chasm: Driving Mobile Payment Adoption

- Understanding customers' / merchants' needs and concerns for m-commerce/banking
- SingTel's m-commerce response to the market
- Critical Success Factors
- SingTel MobileP@y (launched on 09-Nov-09)
 - > 1st Merchant - LTA
 - > Service - Buy & Enquire e-Day Licence via mobile
- SingTel's Value Propositions
- Key takeaways
- Addressing customer concerns and matching merchant needs
- Making mobile payment device and telco agnostic to drive mobile payment adoption
- Future proofing technology to drive mobile commerce

Lena Tan, *Product Manager, Consumer Products - Mobile, SingTel, Singapore*

SingTel MobileP@y is a new innovative service which allows customers to make transactions payments directly from their mobile phones. Authenticated with its state-of-art system, without external hardware or cash intervention, it provides customers with convenient management of payments in one mobile device and merchants a new delivery channel with the ease of month end settlements.

Rapid adoption in the developing world will fuel a boom in mobile payments over the next three years, with global transaction volumes reaching \$250 billion in 2012

Source: Arthur D. Little, April 2009

Banks in the Asia-Pacific region will increasingly converge their mobile and Internet banking channels over the next 12 months... this will impact how financial institutions craft their channel strategies and engage with customers

Source: Financial Insights, April 2009

Global mobile banking take up is set to soar over the next five years, with the number of people using the technology growing from 20 million in 2008 to 913 million in 2014

Source: Berg Insight, March 2009

CONFERENCE DAY TWO | 26th May 2010, Wednesday

08:55 Chairperson's Opening Remarks
Dave Birch, Director, *Consult Hyperion, UK*

Mobile Channel Strategies - Partnerships & Alliances

09:00 Cash Goes Mobile - Innovative Partnering and Consumers for Today's Mobile Ecosystem

- How will customers interact with Nokia's m-channel?
- How will mobile financial services move towards more cost effective banking?
- Nokia's vision and strategy in the new cross industry ecosystem
- Taking parts of the large size of cash transactions into electronic transactions
- What's the future view for this space?

Keynote Presentation

Teppo Paavola, Vice President, General Manager of Mobile Financial Services, *Nokia, USA*

Nokia Money is the new mobile financial service, which offers consumers mobile device access to basic financial services - the first pioneered by a mobile device and services company. Launched in September 2009, this service is now being rolled out in emerging markets. Its focus is on an open ecosystem and is unique in that it is not tied to a single bank or carrier and can support people with no other banking access.

09:35 How Partner Selections Make or Break the Mobile Channel Strategy

Keynote Presentation

- The critical importance of tying up with the right partners
- Types of partnerships and how to find your 'right' partner? - criteria for successful partnerships
- Managing partner relationships and deliverables to get to a win-win scenario - 'who owns the customer?'
- Best examples of good working partnerships/collaborations

Rajesh Yohannan, Head - eBusiness & Direct Banking, Asia Pacific, *Citi, Singapore*

Citi has been rolling out mobile initiatives globally, utilising partnerships & collaborations to implement its mobile banking & mobile payment services for customers in Hong Kong, the United States, the Philippines, Singapore and China. Partners have included SK Telecom, Vodafone, Visa, VIVOTECH and more

10:10 Morning Networking Refreshments

Stream C: Implementation Technologies & Securing Mobile Transactions

Chairperson's Opening Remarks

Tony Poulos, Sector Head - Revenue Management, *TM Forum, Singapore*

14:00 Managing Security Considerations for Improved Customer Confidence

- How is the mobile channel different from existing channels?
- How the risk analysis process directs expenditure more effectively than newspaper headlines!
- Some examples and experiences of using mobile to provide or enhance security
- A discussion about future directions: phones, biometrics, cryptography and tamper-resistance
- Will operators be able to make security into a business or should they focus on the smart pipe?

Dave Birch, Director, *Consult Hyperion, UK*

14:35 Planning and Designing to Optimise Functionality for Both Providers and Customers

- Celcom AirCash key objectives and types of services offered
- Key challenges and design considerations
 - Key technological and behavioural factors for design considerations
 - Balancing the Security demand and Ease of Use
 - Integration challenges to another networks and third parties
 - Selecting the best channels and key touch points
- Opportunities for consumers and how it simplifies their daily lives

Mahzan Mahfudz, Vice President, Product Innovation, *Celcom Malaysia*

Celcom AirCash is the region's first USSD based Mobile Financial Service, enabling over 10million customers to perform financial transactions conveniently, instantly and securely over their mobile phones. The "virtual mobile account allows all Celcom subscribers to transfer / remit money and reload airtime to other users / overseas, pay bills and perform basic enquiries.

Reaping Opportunities in Channel Migration for Mobile Payments

10:40 Successfully unlocking ecommerce opportunities through mobile

- An overview of the industry and the opportunity for ecommerce as mobile penetration grows
- What are the success factors and learnings for the industry from PayPal's point of view

Rahul Shinghal, Regional Mobile Manager, *PayPal Asia Pacific, Singapore*

PayPal is a leader in safer online payments with over 78 million active accounts in 190 markets around the world. PayPal's mobile application allows users to securely manage their money online and send money for payments quickly, both locally and around the world, via their mobile device

11:15 Making Retail Shopping with your Mobile a Reality

- Focus on the UK launch of the Sscope / paythru i-phone shopping assistant application
- Gaining a foothold in the fast growing m-commerce market
- Potential to extend into all markets eg groceries, tickets, lotteries, insurance
- Benefits of m-commerce over other channels for shopping
- Key drivers for m-commerce across all sectors going forward

Keith Brown, Managing Director, *paythru, UK*

paythru provides innovative solutions for marketing or payments for goods, services or business via mobile or the internet, across a wide range of vertical markets including retail, gaming, charity, and ticketing. Forecasted expectations are that paythru will handle 25 million transactions, worth £100 million, by 2012

11:50 Can the Bridge Technologies Help Mobile Contactless Payments Take Off?

- Why has the progress halted in the commercial roll-out of mobile contactless payments?
- The Open Secure Element White Paper published by Mobey Forum
- Best practices for successful roll-outs of mobile contactless payments
- Which are the remote mobile payment opportunities?

Liisa Kanninen, Executive Director, *Mobey Forum, Finland*

12:25 Networking Luncheon

Stream D: Pilots and Commercialisations

Chairperson's Opening Remarks

Simon Kearney, Editor, Asia Pacific, *TelecomTV.com, Singapore*

14:00 Selecting the Right Mobile Platform Enabler for Increased System Flexibility

- What technology as vehicle to enable mobile financial transactions
- Handset sophistication (hard for bank to do mass roll out due to large differences in various markets)
- Technical requirements & what technology can allow to provision of different types or services
- Multiple OS (tied to phone, regional settings, charge per download etc)

Martin Strommer, Director, Business Development, Mobile Solutions, Home & Networks Mobility, *Motorola Asia, Australia*

14:35 Reviewing M-banking Services Offered to Wholesale Bank Clients

- Overview of Standard Chartered's initiative
- Key security considerations faced by banks / that need to be overcome in rolling out a mobile financial service
- Opportunities & challenges relating to:
 - Time to market
 - Meeting Security Requirements
 - Ease of use and adoption
- Commercialization
- Key learning points and moving forward

Naresh Vyas, Global Head, Channels, Technical Solutions Delivery, Global Technology and Operations, *Standard Chartered Bank, Singapore*

Standard Chartered was the first bank to offer an application for Mobile Authorisation, enabling on-the-go corporate treasurers to access electronic banking facilities while providing a secure means of authorising financial transactions with their mobile phones. Straight2Bank Mobile delivers greater speed and convenience to the treasurer as this is a fully mobile application to access electronic banking facilities while providing a secure means of authorising financial transactions with their mobile phones. Straight2Bank Mobile delivers greater speed and convenience to the treasurer as this is a fully mobile application.

CONFERENCE DAY TWO | 26th May 2010, Wednesday**15:10 Applying On-Site Technology & Mobile POS Payments in your Mobile Strategy**

- Key issues that need to be overcome in rolling out an on-site mobile service
- Need for high investment to build
- Addressing unstable/inconsistent standards
- Commercial implementations

Bin Zhang, General Manager, Union Mobile Pay (UMPay), China

Union Mobile Pay is the leading mobile payment services company in China. UMPay has the only mobile payment platform with direct connections to CMCC and covers the main banks in China. With an impressive user ramp up from 10 million (June 2006) to hundreds of millions by December 2008, it anticipates significant future growth

15:45 Afternoon Networking Refreshments

Future Prospects and Growth Predictions for Mobile Financial Services

16:15 Future Models for Mobile Banking

- How are banks progressing with provision of MFS in South East Asia vs global?
- Key motivating factors for financial institutions
- Case study examples of channel migration in banks
- How to deliver universal reach & access via your mobile banking service
- How will MFS transform banks of the future?

Andrew Parker, Business Development Manager, M-Com, New Zealand

16:50 Looking into the Future of Mobile Financial Services in Asia

- Why were some initiatives successful and some not?
- Getting all stakeholders to the same page
- What's in the pipeline for 2010 / 2011?
- Strategising to move the industry forward - what needs to happen

Moderator:

Tony Poulos, Sector Head - Revenue Management, TM Forum, Singapore

Panellists:

Joanne Avendano, Technical Group Head, G-Exchange Inc, Philippines

Makoto Shibata, Principal analyst eBusiness & IT initiatives Division, Bank of Tokyo Mitsubishi UFJ, Japan

Bin Zhang, General Manager, Union Mobile Pay, China

Panel Discussion

17:20 Chairperson's Remarks & Open Floor Deal Making Session

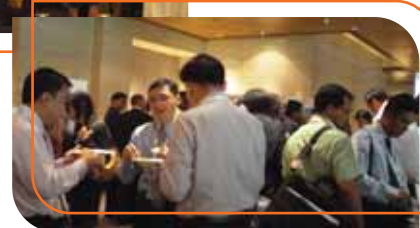
Participants will be matched for appointments in this rapid-fire deal making forum.

18:00 End of Deal Making Session & Summit**15:10 From Internet Banking, to Mobile Banking, to Wireless Digital Home Banking**

- 2010 consumer technology trends fuelling demand for new devices
- How will a new consumer electronic device revolutionise banking from the home?
- Which consumer segments are likely to adopt the service?
- What are the design considerations?

Rocky Scopelliti, Head of Banking, Finance & Insurance - Industry Development, Telstra Enterprise & Government, Australia

Telstra has achieved a series of firsts in mobile financial services, including the launch of Australia's first NFC Contactless Mobile Payment pilot with NAB and Visa in 2007 and enabling NAB to be the first bank to deploy voice bio-metrics for authentication in 2009.



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