



Analysis • Insight • Intelligence

CARDS & PAYMENTS EUROPE 2009

Conference, Expo & Awards Dinner

18-19 June 2009 | Clarion Congress Centre & Hotel, Prague



In association with



Gold Sponsor:



Gold and Lunch Sponsor:



Silver Sponsor:



Cocktail Sponsor:



Badges and Lanyards:



Brand Sponsor:



Brand Sponsor:



Following the success of our 2008 event, **Cards and Payments Europe 2009** will focus on the potential of emerging markets within Central and Eastern Europe, delivering high quality content to existing market players to stave off increased competition and support strategies for further growth in the current climate as mature markets slow.



Hear presentations from leading industry figures focusing on the separate perspectives of Western, Central and Eastern European markets and benefit from the first-hand knowledge and experience of others entering and performing in these markets. Our event offers an outstanding opportunity to network with thought-provoking key industry figures and get the relevant information to maintain profitability and achieve excellence in emerging markets.

KEY THEMES

EASTERN EUROPEAN PERSPECTIVE	
Where – Eastern European markets	Poland, Czech Republic, Slovakia, Hungary, Romania, Croatia, Bulgaria, Latvia, Lithuania, Estonia, Ukraine.
What - TOP 5 issues:	<ul style="list-style-type: none"> • Consumer education and incentivisation • How issuers can benefit from high levels of debit usage • How to migrate cash withdrawals to POS purchases • How POS and ATM infrastructure development is crucial for the growth of card payments • Navigating differing regulatory regimes across Eastern Europe
Aim – Profitability:	In the current economic and financial environment profitability is the highest priority for Eastern European banks as margins are squeezed on deposits and loans, loan delinquency increases, and liquidity continues to be a problem.

WESTERN AND CENTRAL EUROPE PERSPECTIVE	
Cross-border Business Models	<ul style="list-style-type: none"> • The need for regulation • Fund loyalty, retailer funded loyalty programmes • What are the plans for commercial cards? • Tightening credit score cards • Mobile banking; necessity or luxury in the current economic climate • Contactless: Who should lead – issuer or acquirer? • Are partnerships the way forward for international expansion?
Emerging markets: what can you learn from other countries?	<ul style="list-style-type: none"> • Payment Services Directive and SEPA • Case studies: M-payments, electronic payments, alternative payment methods • Would their experiences be suitable for emerging markets?
Technology and cross borders challenges	<ul style="list-style-type: none"> • The infrastructure challenge: Contactless payments readers. • M-payments: The success of recent trials, could they be implemented in Eastern Europe? • How new payment technologies can work in emerging markets and which will deliver the expected results? • The value of partnerships in international expansion

“Good platform for networking with a well targeted audience and a worthwhile opportunity to present”

Rene Stynen – MasterCard

Table Hosts:



Exhibitors:

WHO SHOULD ATTEND

- Heads of Cards
- Heads of Payments Systems
- Heads of Sales & Marketing
- Heads of Products & Development
- Heads of Strategy
- Directors Payment Innovations
- Business Development Directors
- Cards Expertise & Implementation Managers
- Chief Financial Officers
- Financial Managers
- Business Officers
- Treasurers/ Controller
- Business Development
- Sales Managers
- Innovation Managers

SPEAKER PROFILES



Nicola Cordone
CEO, SINSYS



Andy Makkinje
Manager Business Development Cards, Equens SE



Zsuzsanna Haraszti
Head of Cards, Erste Bank Hungary Nyrt



Maher Mezher
Head of Marketing Department,
First National Bank, Lebanon



Robert Wright
Board Member for Retail Banking, Raiffeisen Bank



Margaret Morgan Weichert
CEO and Founder, The MorganWeichert Group



Nur Olcer
SVP, Strategic Business Development,
Garanti Payment Systems



František Jungř
Cards Department Manager,
UniCredit Bank Czech Republic



Pedro de Lima
Senior Advisor, Head of the Economics
Development Unit, European Investment Bank



Carlo Corazza
Remittances Specialist Payment Systems,
The World Bank

EVENING AWARDS CEREMONY

Now in their 22nd year, the Cards & Payments Europe 2009 Awards, organised by **Cards International** and **Electronic Payments International**, will be held at a Gala Dinner on the first evening of the conference.



Best Merger & Acquisition

Best New Credit Card Product Launch

Best New Debit Card Product Launch

Best New Prepaid Card Product Launch

Best New Co-branded or Affinity Card Product Launch

Best Innovation in a Loyalty Programme

Best Commercial Credit Card Issuer

Best Card Processor of the Year

Merchant Acquirer of the Year

Most Promising New Entrant



LAST YEAR'S WINNERS

The winners from our 2008 awards ceremony included the following organisations:

- **Discover:** Best New Credit Card Product Launch
- **Standard Chartered:** Best Regional Card Issuer
- **Garanti:** Best Innovation in a Loyalty Programme
- **Monitise:** Most Promising New Entrant

Supporting Official Trade Associations

Prepaid International Forum

BACEE
BANKING ASSOCIATION
FOR CENTRAL AND EASTERN EUROPE

Media Partners

payments
jobs
online.com

sbk
bankovní karty.

PLUS
JOURNAL



cardworld
www.cardworldonline.com

Payments
CARDS&MOBILE

Banking Association
BULLETIN
By Royal Banking Research

50%

Discount

Cards and Payments Europe	£995
Prepaid Card Summit	£1,300

BRING THE TEAM!
3 delegates for the price of 2



Register to attend both Cards and Payments Europe and Prepaid Cards Summit and receive a **50%** discount

For any delegate enquiries, please ring +44(0)20 7563 5646

All delegate bookings will receive an iPod Nano
OR one night's free stay at the event

PRICING INFORMATION

Conference

Conference (includes dinner)	£995
Conference – VRL customer rate @ 10%	£895
Customer @ 40% off – Sponsor/Speaker discount	£595
Bring the team (3 for 2) Conference	£1,990
iPod Nano OR one night's stay	FREE
Joint delegate offer: CPE and PCS @ 50% off	£1,150

Awards Dinner

Table rate	£1,400
------------	--------

REGISTRATION INFORMATION

What is included in the fee? Registration fees cover participation at the two day Conference, Expo & Awards Dinner (unless stated otherwise at time of booking).

Venue: The event is being held at the Clarion Congress Centre & Hotel, Freyova 33, 190 00 Prague 9, Vysocany, +420 211 131 116 – 1119

How do I pay? Registration fees must be received as cleared funds no later than 5 working days (11 June 2009) prior to the event.

Can I cancel my registration? Substitutions may be made in writing at any time and will incur no penalty fee. Cancellations without a substitute delegate received on or before 18 May 2009 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. In the unlikely event that the conference is cancelled, the liability of VRL Ltd will be limited to a full refund of the registration fee, provided that the circumstances of cancellation are within the reasonable control of VRL Ltd. For full terms and conditions please visit our website.

Fax your order to +44(0)20 7563 5601

Order Details

- Conference (includes dinner)
- Conference – VRL customer rate @ 10% off
- Customer @ 40% off – Sponsor/Speaker discount
- Bring the team (3 for 2)
- iPod Nano One night's stay
- Awards dinner: Table
- CPE & PCS @ 50% off

Your Details

Mr/Mrs/Ms.....First Name

Family Name

Job Title

Company Name

Address

.....

Postcode.....Country.....

Telephone.....

Email.....

Type of Business.....

Payment Details

- Cheque enclosed for _____ made payable to **VRL KnowledgeBank Ltd**
 - Please invoice me/my organisation
 - Charge my Visa/MasterCard/American Express
- Card No.
- Expiry date Security code
- Cardholders Name.....
- Signature
- VAT Number.....

Data Protection Act:

The information you provide will be held on our database and may be used to keep you informed of VRL Ltd and our associated company products, and for selected thirdparty mailings. Please tick the box if you would prefer not to be contacted for these purposes by us.

- VRL Associated Companies Third-party Mailings

London, UK

Manuela Andaloro
VRL
32 Porchester Road
London, W2 6ES

Event Enquiries

Tel: +44 (0)20 7563 5652
Fax: +44 (0)20 7563 5601
Email: events@
vrfinancialnews.com

London, UK

Lesley Fryer
VRL
32 Porchester Road
London, W2 6ES

Sponsorship Enquiries

Tel: +44 (0)20 7563 5687
Fax: +44 (0)20 7563 5601
Email: sponsorship@
vrfinancialnews.com

Singapore

Titien Ahmad

VRL
20 Maxwell Road,
#09-01A, Maxwell House
Singapore 069113

Tel: +65 6383 4688
Fax: +65 6383 5433
Email: asiapacific@

vrfinancialnews.com