

Conference Agenda

Date: Friday 25th November 2011

Location: Ground Floor, Woolgate Exchange, 25 Basinghall Street, London, EC2V 5HA

	Title	Speakers	Topics for Discussion
08.15 - 08.45	Registration and Coffee		
08.45 - 09.00	Conference Introductions	Peter Jones, Managing Director, PSE Consulting (morning chair) John Casanova, Partner, Sidley Austin (afternoon chair)	
09.00 - 09.20	Beyond 3D Secure – What next for eCommerce Authentication?	Mike Hendry Independent Consultant	<ul style="list-style-type: none"> • 3D trends and issues • Alternative authentication solutions • Impact on acquirers
09.20 - 09.40	Combating Online Fraud – Merchants and Issuer Co-operation	David Brunson Head of Payment Processing & Financial Crime First Rate Exchange Services	<ul style="list-style-type: none"> • A merchant perspective on fraud • Merchants role in combating online fraud • Benefits from merchant and issuer co-operation • Pro-active versus reactive detection • Case studies
09.40 - 10.10	Stuck in the Mud: Why Face to Face Acquirers are Still Struggling with CNP	Jon Prideaux CEO Shopcreator	<ul style="list-style-type: none"> • Impact of Growth of CNP/eCommerce • Why CNP and Face2Face are not the same • Re-engineering Acquiring for the new paradigm
10.10 - 10.25	Q&A Session		
10.25 - 10.55	REFRESHMENTS		
10.55 – 11.15	Understanding and Negotiating Merchant Contracts	Stuart Forgan Associate Sidley Austin	<ul style="list-style-type: none"> • Key terms • Business risks • Interplay with scheme rules • The merchant's perspective
11.15 - 11.35	Maximising the Benefits of the ISO Distribution Channel	Luke Purser Principal Consultant PSE Consulting	<ul style="list-style-type: none"> • Why use an ISO • Benefits and downsides • The ideal commercial framework
11.35-11.55	Regulatory Developments in Merchant Acquiring	William Long Counsel Sidley Austin	<ul style="list-style-type: none"> • Current issues with PSD and EMD2 • Data protection, data security and cookies • Update on SEPA
11.55 – 12.00	Q&A Session		
12.00 - 13.00	LUNCH		

	Title	Speakers	Topics for Discussion
13.00 - 13.05	Introduction to afternoon	John Casanova	
13.05 - 13.30	Friends and Enemies	John Chaplin President Ixaris Systems	<ul style="list-style-type: none"> • The payment industry, including card acquiring, is going through a period of great change due to technology, regulation and business models all evolving. • At a time like this who should you work with? • Can you still trust your traditional partners? • Are there new people who you should talk to?
13.30 - 13.50	Acquiring Margin Compression – New PSE Consulting European MSC Survey Results	Peter Jones PSE Consulting	<ul style="list-style-type: none"> • Feedback from PSE's 2011 MSC survey • Headline rates by country and market sector • Long term trends in EU rates • Is a common EU commercial model possible?
13.50 – 14.00	Q&A Session		
14.00 – 14.20	Delivering integrated managed services to multi-channel merchants	Ian Rutland Managing Director Commidea	<ul style="list-style-type: none"> • The drivers for integrated managed services • The PCI imperative • Best practice build, buy, outsource • Case studies
14.20 - 14.40	Building a Loyalty Scheme Business Case and Model	Michelle Price Senior Consultant PSE Consulting	<ul style="list-style-type: none"> • Building a compelling customer offer • Defining levels of merchant participation • Who pays? Balancing the business case • Critical success factors • Building and implementing a business case model
14.40 – 14.50	Mobile POS Market Overview	Luke Purser PSE Consulting	<ul style="list-style-type: none"> • The basis of the mobile POS technology • Review and supplier solutions • What may and may not work • Winners and losers
14.50 - 15.10	Mobile POS – Development Case Study	Peter Turner CEO CreditCall	<ul style="list-style-type: none"> • Concept through to market delivery • Managing development and lessons learned • Market requirements for mPOS
15.10 – 15.20	Q&A Session		
15.20 – 15.50	REFRESHMENTS		
15.50 – 16.10	Avoiding the Risks of Payment Sector M&A	Jonathan Wallace Partner Sidley Austin	<ul style="list-style-type: none"> • Typical areas of concern and risk • Understanding the processes and documentation
16.10 – 16.30	Technology M&A in Acquiring	Peter Jones PSE Consulting	<ul style="list-style-type: none"> • Technology the next step for acquiring M&A • Owning a technology company – benefits and issues • How to retain value and leverage • Case studies
16.30 – 16.45	Q&A Session		
16.45 – 17.00	Conference Close	John Casanova & Peter Jones	
17.00 – 18.00	DRINKS RECEPTION		

Building security badges for the building can be picked up at reception. Badges can only be issued to registered attendees. Conference badges can be picked up at the welcome desk on the ground floor of Woolgate Exchange

Speakers



David Brunsdon

David is responsible for fraud prevention for First Rate Exchange Services that sells travel money under the Post Office brand through post offices and online with over 25% UK market share. His primary challenge is the online travel money service that is a product/channel combination highly attractive to fraudsters looking to monetise card fraud. He has a breadth of payment expertise gained from working with UK Payments (PFPF), VISA, LINK, and BACStel-IP and on both the issuer and now merchant side of the card industry.



John Casanova

John Casanova has practised in London since 1999 and is Head of the London Financial Services Regulatory Group at Sidley Austin LLP. He advises clients on a wide variety of English, EU and US financial services regulatory and transactional matters. He also advises on data protection and privacy matters. Mr Casanova works regularly with banks, investment firms, broker/dealers, payment service providers and payment systems, investment managers and advisors and other financial intermediaries in the UK, the US, Europe and Asia. He has assisted clients with setting up and operating regulated businesses in the UK and the EU, responding to regulatory investigations and examinations, commercial transactions with regulated entities and acquisitions and disposals of regulated businesses and asset portfolios. He is an editor of *E-Finance and Payments Law and Policy*.



John Chaplin

John Chaplin has been highly influential in the development of the payment card business for more than 20 years. After a number of successful technology sales & marketing roles for Honeywell, he was one of the driving forces of the phenomenal growth of card payments in a 17 year career at Visa. Subsequently he spent 5 years working with First Data in number of European and global strategy and business development roles. He has been a Director of Ixaris Payments since 2007 and he now serves as President and Chairman. At Interswitch Nigeria, the most profitable African payments company, he is Director and Chair of the Finance & Strategy Committee of the Board. As a Director of Anthemis Edge, he leverages his understanding of the electronic payments market by advising financial investors, technology players, payment schemes and central banks



Stuart Forgan

Stuart Forgan is an associate in the Corporate and Securities practice in the London office of Sidley Austin LLP. Stuart advises on commercial and transactional matters, many with a multi-jurisdictional element. Stuart has a particular interest in technology and intellectual property. He works with clients in a diverse range of sectors including banking, payment systems, manufacturing, telecoms and hotel and leisure. English Solicitor.



Mike Hendry

Mike Hendry is an independent consultant in cards and payment systems. He has a degree in engineering from Cambridge and in business from IMI Geneva. He is multilingual and works with banks, transport companies and service providers in Europe, Asia and North America on technology and business strategy issues. He has been particularly associated with the implementation of chip cards in banking and payment applications; from January 2002 to April 2005 he was Technical and Operations Director of the UK Chip & PIN Programme. Most recently he has been involved with the introduction of contactless payments in retail and transportation, and in particular with the convergence between these two applications. His role frequently involves acting as a bridge between payment acceptors (eg retailers and transport companies) and providers (acquirers and software companies).



Peter Jones

Managing Director of PSE Consulting, has over 35 years business and IT experience, four with a major European retailer (C&A Brenninkmeyer), 17 with a UK clearing bank (Royal Bank of Scotland) and 18 as Director and owner of PSE Consulting. He has had operational responsibility for a number of eftpos, bespoke retail systems and credit card related services. He has particular expertise in retailer systems, debit and credit cards, card schemes, interchange, eftpos and the electronic purse. Over the past 18 years, he has been responsible for the management of over 800 payments assignments for clients within the UK and Europe. He is from a marketing and IT background and has led and managed major development projects relating to payments systems. He is well known within European payments businesses and is a regular writer on payments related articles and a speaker at conferences.



William Long

William Long is counsel in the London office of Sidley Austin LLP. He advises international clients on a wide variety of social media, data protection, privacy, information security, e-commerce and other regulatory matters. Mr. Long has experience with EU and international social media, data protection and privacy projects particularly in the life sciences and financial services sectors, advising on social media regulation, cross-border data transfer, data security and other data protection issues. Mr. Long is a co-founder of the Social Media Governance Forum, a networking group of companies involved in social media, and was previously in-house counsel to one of the world's largest international financial services groups as their e-Commerce counsel dealing with e-commerce and data protection matters. He has been a member of a number of working groups in London and Europe looking at the EU regulation of e-Commerce and data protection and spent a year at the UK's Financial Law Panel (established by the Bank of England), as assistant to the Chief Executive working on regulatory issues with online financial services.



Michelle Price

Michelle Price is a qualified chartered accountant with a background of over 19 years in professional practice and commerce and four years with PSE Consulting. During her career Michelle has acquired expertise in contracting, project management, corporate administration and financial systems implementations, as well as extensive experience of financial analysis and modelling. Her work for PSE includes several research assignments relating to prepaid cards and the impact of SEPA, together with valuations, profitability assessments, and scenario modeling for issuers, acquirers and payment processors in several European markets. She has also developed an acquiring forecast application, and carried out an interchange cost study for an EU member state.



Jon Prideaux

Jon Prideaux has spent more than 20 years in the payments industry. He joined Visa in 1989 and stayed for seventeen years. At various times he was responsible for Risk, Debit Cards, New Products and, ultimately, Products and Marketing. He was the responsible Executive overseeing the roll out EMV chip cards across Europe – he served on the Board of EMVCo, the introduction of 3-D Secure and many other projects including mobile payments, contactless payments and electronic purses. After leaving Visa, Jon went to SecureTrading, one of the UK’s largest independent Internet Payment Service Providers, before leading a Management Buy In at Shopcreator, a leading ecommerce platform provider. He is also a Senior Adviser to BOKU, the Mobile Payments company.



Luke Purser

Luke has over 21 years experience in the banking and cards sectors. Of these, 15 years have been spent in the acquiring business with LloydsTSB, Citigroup Merchant Services and Elavon Financial Services. His career has encompassed five years in branch banking as an Assistant Manager, followed by eight years as Manager Sales & Marketing within LloydsTSB acquiring services. At Citigroup he was Senior Business Development Manager for the acquiring operations across Europe including Italy, Poland and the Netherlands. On the sale of the Citigroup business to Elavon, he became Head of Card Association Management responsible for strategic third party vendor relationships, including Visa, MasterCard, American Express, Diners Club, JCB and value added service providers. He has a detailed and thorough knowledge of the acquiring business from all aspects – strategy, marketing, selling, promotion, risk assessment and operational services.



Ian Rutland

Ian has worked in the financial services industry for over twenty five years and joined Comidea from RBS where he was Head of Business Development for RBS WorldPay. He was responsible for product and marketing across their acquiring and e-commerce brands including Streamline, WorldPay and Payment Trust and represented the bank on a number of Visa’s European committees.

Prior to RBS, Ian was Vice President Operations for Europe for First Data’s merchant acquiring business running a 250 seat call/operations centre. Ian has also worked for Goldfish, the credit company, a management consultancy and the NatWest Group both in the UK and the USA.



Peter Turner

Peter has been CEO of CreditCall since February 2007 having previously held successful senior level positions in large international Japanese and American companies. Previously Peter has held the positions of sales and marketing director for Epson UK Limited, Oki Ltd, and Encad - a Kodak company. The key to success was the ability to bring innovation into established markets. By adapting the well proven processes used by large Japanese and American companies for solution innovation, Peter has enabled CreditCall to produce world-class products very cost effectively.



Jonathan Wallace

Jonathan Wallace qualified and practised at Slaughter and May prior to joining Sidley in 2001 and becoming a partner in 2006. His main areas of practice are M&A and corporate finance, particularly in the financial services and real estate and hospitality sectors.