



Asian Payment Card Forum

19-20 October, Meliá Hanoi Hotel, Vietnam

Converging Payments to a Digital Commerce Future



Focus

- The Roadmap for Consumer Payments Today
- From Contactless to NFC to Wearables to IOT
- Tokenisation and Cloud-based Payments
- HCE-based vs OEM-Pay Mobile NFC Payments
- Managing the Shift Towards Digital Commerce
- Wearable and Connected Device-based Payments
- Risk Management for New Payment Channels
- New Approaches to Securing Retail Payments
- Biometric Authentication in Consumer Payments
- Internet Finance vs Card-based Payment Models
- Building Successful Domestic Retail Payments Systems
- Inclusive Payment Solutions for National Objectives
- Real-Time "Instant" Payments at the POS
- Contactless and Mobile Closed-Loop Retail Payments

Hosted by



Vietnam Banks Association

Organised by





On 19-20 October 2016, APSCA will organise the **7th Asian Payment Card Forum**, the region's largest forum for card-issuing and acquiring financial institutions, domestic bank card networks, payment systems and central banks, to explore the most important issues which are driving the consumer payments landscape in Asia today. The Forum is hosted by The **Vietnam Banks Association** and APSCA with the support of the **State Bank of Vietnam**.

Senior managers from **more than 100 banks from 15+ markets across Asia** participated in the first six forums held in Kuala Lumpur, Jakarta, Shanghai and Bangkok. **The 7th Forum will be held at the Meliá Hanoi Hotel** in Hanoi and will provide a unique learning, discussion and networking opportunity for experts in consumer payments and retail banking in Asia.

Managing the Shift to Digital+Contactless

Roadmap for Interoperable Consumer Payments

The roadmap for globally interoperable electronic consumer payments continues to be largely driven by specifications developed by EMVCo. With almost every market migrating to chip cards, the focus is now on the **shift to contactless** payments at the point-of-sale. Issuing contactless payment cards requires **contactless acceptance** which also lays the foundation for NFC mobile contactless payments. This in turn opens the door to other connected devices that can make consumer payments through NFC contactless interfaces.

Mobile NFC Payments 2.0



As a result of Android enabling Host Card Emulation (HCE), and Apple pioneering the OEM-Pay model, the industry has seen the growth of a completely revised "2.0" approach to mobile NFC payments. Now payment card issuers launching mobile payments have to decide between an approach which they control (**Cloud-based Payments + HCE**) and one that they do not (an **OEM-Pay**). Despite the number of solutions providers offering HCE and tokenisation solutions issuers are not rushing to launch HCE-based products - the forum will explore reasons why.

The Impact of Tokenisation

Cloud-based Payments (CBP) using HCE and OEM-Pay approaches will both make use of EMVCo-specified tokenisation to increase security by protecting payment card data. Tokenisation offers a solution to **card-not-present fraud** and enables the innovative "new ways to pay" that make up the new **digital payments paradigm** to run on globally interoperable EMV rails. APSCA payment events are the only forums where payment card issuers and acquirers get to really understand the significant business impact of tokenisation.

Secure Interoperable Digital Payments



Digital payments products and platforms, based on global interoperable standards, will drive **browser-based, in-app-based and device-based contactless** retail commerce. The explosion in secure interoperable digital payments will complement the chip, contactless, mobile contactless and acceptance device products that have been deployed globally under EMV specifications and have proven highly effective at eliminating face-to-face fraud. The forum will explore how payment products will converge to digital with a single approach for off-line and online payments.

The Internet of Payment Things

Digital+Contactless payments enable consumers to shop from any of their connected devices, across any channel - **online, in-app or with a contactless tap** - whenever or wherever they choose. Payments capability can be integrated into any device running any OS, allowing issuers to offer device-based commerce to the widest range of customers. This is already driving interest in **wearable devices** that offer secure payments capability but they will not be the only new connected things to become form factors for digital and mobile commerce.

National Retail Payments Systems

To keep pace with the global consumer payments roadmap, the **government-driven domestic payments systems** developing in markets across Asia will need to be based on EMV specifications. This is the only way to provide customers and merchants with latest chip, contactless, mobile contactless and digital payments solutions. National retail payments infrastructures based on globally interoperable standards will also be able to use the global supply chain to reduce costs. The forum will discuss best practices for **developing and launching national payment schemes** and also whether locally developed "closed-loop" payments solutions may also be relevant in driving domestic e-payments.

Questions the Forum Will Answer...

The Shape of Consumer Payments Today



How is the payment technology roadmap changing to meet requirements from customers and retailers? How are standardisation bodies such as EMVCo, central banks, payment schemes and digital payments companies defining the consumer payments roadmap?

Contactless to Mobile Contactless and Beyond

The retail point-of-sale is transitioning to contactless, including acceptance devices, payment cards, smartphones and wearable devices. What are the best practices for contactless success and are there different approaches for developed versus developing markets?

NFC Payments 2.0 for Mobile & Wearable Devices



The new paradigm of NFC mobile payments is taking off but is so new that some of the standards are still being defined. The OEM-Pay platforms are largely yet to launch in Asia and the takeoff of Host Card Emulation has not met expectations so far. What is the current state of play?

Development of National Retail Payment Systems

Asian central banks see the acceleration of electronic payments as facilitating economic and business growth. What are best practices for building effective domestic payment schemes that can drive national e-payments and compete with the latest payment products?

New Opportunities, Partners & Business Models

How can banks develop new opportunities in open-loop and closed-loop consumer payments by cooperating with third parties such as transport organisations for contactless transport ticketing, mobile operators for e-money services, and Internet companies for digital payments?

The Impact of Digital Payments



Digital payments converge online and offline transactions and enable payments to be embedded in every connected device (not only mobile phones), in every OS, every app and probably in most services - how is this changing the consumer payments business? What will be the impact on issuers and acquirers, retailers, government regulators, non-banks such as Internet companies, mobile operators and transport companies?

Format of the Forum

The 7th Asian Payment Card Forum will run from 9am to 5pm on both days, with extended breaks to allow delegates ample time to combine their forum participation with exhibition viewing, discussions and private meetings with customers, suppliers and partners.

The conference will feature:

- **Presentations from industry experts** about latest developments.
- **APSCA moderated discussions** about the industry and business outlook
- **2-Day Exhibition** of the latest secure payment systems, products & services.
- **Opportunities for networking, discussions** and private meetings during extended breaks.



BANK CONSUMER PAYMENTS EXPERTS

Since the first forum in 2010, the Asian Payment Card Forum has been attended by a growing number of consumer payments experts from over 15 payment card markets. Attendance at the previous six forums ranged from 180-300 delegates with 40-60% being representatives of commercial banks, payment networks, payment service providers, retailers and central banks.

PARTICIPATION IN 2015

The 6th Asian Payment Card Forum held in Jakarta, was attended by over 217 participants of which 45% were decision-makers from banks, payment networks and payments services providers from 9 countries - Brunei, Cambodia, Canada, Indonesia, Malaysia, Philippines, Singapore, Thailand and Vietnam. The forum also included representatives from transport operators, MNOs and key technology solutions providers.

STRONG ATTENDANCE FROM BANKS IN SEA

Since 2010, over 1000 delegates have attended the Asian Payment Card Forum. In the previous three forums 40-50% of the attendees were senior decision-makers from over 80 banks with the majority from Southeast Asia. In addition to the participating banks, the forum has had a large number of representatives from international payment networks, from domestic bank card switches, central banks and payment service providers.



WHY DO WE HAVE THE BEST INDUSTRY ATTENDANCE IN ASIA?

"The Asian Payment Card Forum has been able to put together a comprehensive program covering the latest payment industry movement along with regional focus and perspectives that are relevant to the Asian audience. I look to APSCA to continue providing a forum for the Asian payment community to help push things forward."

Jack Pan, Head, EMVCo Board of Managers, EMVCo



"This was one of the best events I have seen in last few years which covered a wide spectrum of digital and physical payments. It was great to hear from various stakeholders including banks, solution providers, regulators and influencers together at the same place. I look forward to similar engagement with industry leaders in the future."

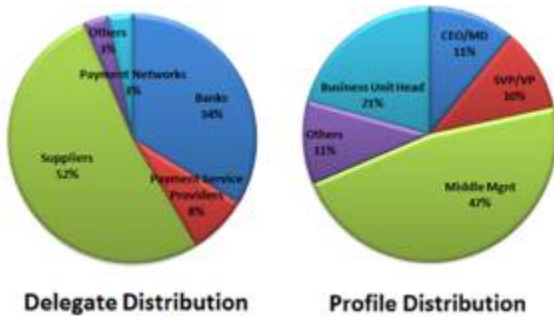
Ajay Kumar, Regional Marketing Director, APAC
Entrust Datacard



"It was great to have attended the 6th Asian Payment Card Forum as it provided me with a lot of valuable information. I especially liked the presentation from Mr. Foo Kok Hee. I learned from his presentation that we still need supported service for our recent NSICCS (National Standard Indonesia Chip Card Specification) and also key success factors for implementing a domestic payment scheme."

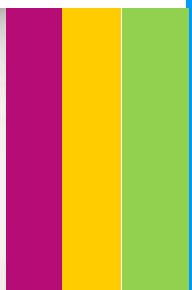
Dhian Prihantono, Issuing System Manager, Customer & Biz.
Enablement Division
Bank Danamon Indonesia, Tbk

Distribution of Attendees at the 6th Asian Payment Card Forum, Jakarta 2015



Delegate Distribution

Profile Distribution



Who Will Be Attending

APSCA is inviting consumer payments stakeholders from all Asian markets to participate in the 7th Asian Payment Card Forum. Free passes are available for banks, retailers, domestic payment schemes and central banks to attend the forum and invitations have been sent to relevant decision-makers at financial institutions across the region.

The forum is particularly designed for managers in consumer banking, payments cards, digital commerce, acquiring and acceptance. As the industry focus expands from how consumers purchase to how they shop, the forum also attracts a wider audience interested in the new ways to shop and how they are changing retail payments.

The forum is particularly important for national payment schemes, domestic card networks and bank card switches but it also attracts, MNOs, transport revenue collection and ticketing companies, e-payments and remittance companies issuing e-money and prepaid card products.

Technology Exposition

A technology exposition of latest technologies and solutions for payment card business will be held concurrently with the 7th Asian Payment Card Forum. The exposition will enable senior-decision makers, banks and providers of various payment card systems to learn of the latest solutions for chip-based, contactless and digital consumer payments technology.



Limited Free Passes for Banks

There are a limited number of free passes available for commercial banks, central banks and national bank card switching networks to participate in the forum. The allocation of free passes is as follows:

COMMERCIAL BANKS:

2 free passes **for each** related department in the bank¹

CENTRAL BANKS:

2 free passes **for each** related department in the bank²

NATIONAL BANK CARD NETWORKS:

2 free passes **for each** organisation³

Note 1: Each bank department directly related to payment cards, mobile payments, digital commerce, ATM cards, acquiring, acceptance or other consumer payment-related business. After 2 free passes, the cost for additional registrations will be **USD150**

Note 2: Each central bank department directly responsible for supervision and regulation of payment cards, ATM cards, electronic transactions and electronic money. After 2 free passes, the cost for additional registrations will be **USD150**

Note 3: The organisation must be a domestic bank payment card network or a domestic ATM switching network. After 2 free passes, the cost for additional registrations will be **USD150**

How to Register for the Forum

Card-issuing and acquiring financial institutions, retailers, domestic bank card networks and all other organisations that wish to register for the 7th Asian Payment Card Forum on [Converging Payments to a Digital Commerce Future](#) can register online from our website at www.apsca.org.

For general enquiries or for further information, please contact Elaine Li in the APSCA office at:

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About APSCA

APSCA is the only regional industry association for organisations in the secure smart card, smart devices, contactless, mobile contactless/NFC, e-Identification and M2M/IOT businesses in Asia, focusing on multi-sector business and government applications. APSCA has organised over 160 events across 15 countries in Asia, Africa and the Gulf since 1997 including some of the largest payment card forums and conferences held in the region. The Association delivers information, guidance and networking to corporations and government organisations, including smart card scheme operators and suppliers, providing an unparalleled opportunity to source information and contacts, facilitate secure smart technology initiatives and generate increased business development. Established in 1997, APSCA now has over 40 members in 13 countries throughout Asia as well as in Australia and Europe. The Association has one of the largest business networks in Asia with over 12,000 secure smart technology industry executives.