

Payment System Forum and Exhibition 2014
Sasana Kijang, Kuala Lumpur
27 November 2014

“Migration to E-payments: Payment Cards Acceptance”

8.00 a.m. **Registration and welcome drinks**

9.00 a.m. **Keynote address and opening by Dato’ Muhammad bin Ibrahim, Deputy Governor, Bank Negara Malaysia (BNM)**

9.20 a.m. **Part 1: Measures to accelerate the migration to e-payments**

Speaker: Tan Nyat Chuan, Director, Payment Systems Policy Department, BNM

- Key strategies and supporting infrastructure to accelerate the migration to e-payments
- Reform measures and industry developments that will shape the payment card landscape

9.50 a.m. **Part 2: Payment cards in Malaysia - Redefining the way to pay**

Speaker: Perry Ong, Chairman, National Cards Group (NCG)

- Initiatives that will be undertaken by payment card industry
 - ✓ Expansion of the point-of-sales terminal network
 - ✓ Issuance of contactless cards
 - ✓ Implementation of chip and PIN
- Industry-wide awareness and education programmes

10.20 a.m. **Refreshments and visit to exhibition booths**

11.00 a.m. Presentation: Enabling payment card acceptance for small and medium enterprises (SMEs) and micro-enterprises

Part 1: Payment card acceptance infrastructure

Speaker: Raj Lorenz, Group Chief Executive Officer, GHL Systems Berhad

- Recognition of different types of payment cards and their features
- Types of terminals and their features
- An overview of payment card transaction process:
 - ✓ Who's involved in payment card transaction cycle?
 - ✓ Card verification methods
 - ✓ Authorisation, clearing and settlement process
 - ✓ Risk management, dispute resolution and chargeback

11.30 p.m. Part 2: Acquiring Merchants

Speaker 2: Vipin Kumar Agrawal, Head of Cards, Retail Assets and Deposits, CIMB Bank Berhad

- Basic requirement for acceptance of payment cards
- Merchant recruitment process by acquirers:
 - ✓ Key information required from a merchant for consideration
 - ✓ Key terms and conditions of the contract
- Type of costs
- Reform measures that would promote cost efficiency for merchants:
 - ✓ Merchants' right to steer customers to use the more cost-effective payment cards
 - ✓ Merchants' right to set routing priority for co-badged cards
 - ✓ Minimum disclosure in merchants' statement – MDRs, interchange fee (IF) rates etc.

12.00 p.m. Panel discussion: The future of the debit card

Moderator: Greg Pote, Chairman, Asia Pacific Smart Card Association (APSCA)

Speaker 1: Peter Schiesser, Managing Director, Malaysian Electronic Clearing Corporation Sdn. Bhd. (MyClear)

- The use of debit card in Malaysia
 - Implications of the reform measures on debit card acceptance
 - Leveraging on industry-wide exercise/efforts on consumer awareness building and adoption of contactless payments, and chip and PIN
-

Speaker 2: Bruce Mansfield, Managing Director, eftpos Payments Australia Ltd

- The growth of debit card usage in Australia
- Dual-network debit card and contactless payments in Australia
- Payment card reform measures in Australia, the impact and its benefits to merchants

1.00 p.m. Lunch and visit to exhibition booths

2.15 p.m. Panel discussion: Business case for accepting payment cards

Moderator: Greg Pote, Chairman, Asia Pacific Smart Card Association (APSCA)

Speaker 1: Cris Topfner-Rigby, Head of Merchant Acquiring and Payment Services IT, Coles Financial Services

Speaker 2: Poh Ying Loo, Executive Director, AEON Co. (M) Berhad

- The key value propositions for payment card acceptance in improving revenue and providing cost savings for merchants
- Showcase of success stories on payment card acceptance by Coles, Australia and AEON, Malaysia

3.15 p.m. Presentation: Card fraud and security management

Speaker 1: Melvin Chew, Vice President, Franchise Integrity, MasterCard Worldwide

- Overview of card fraud (card present and card-not-present)
- Security measures adopted (POS, online, contactless payments etc.)
- Advice to merchants on measures to minimise fraud incidents

3.45 p.m. Speaker 2: Murugesh Krishnan, Senior Director, Risk Services, South & Southeast Asia, Visa

- Understanding PCI DSS
- A merchant's journey to compliance
- Risk management measures to safeguard against data breach

4.15 p.m. Refreshments and visit to exhibition booths

4.45 p.m. Presentation: Evolution of payment cards in Malaysia

Part 1: Contactless – the next phase of payment cards in Malaysia

Speaker: Ben Soppitt, Head of Emerging Products and Innovation, South Asia and Southeast Asia, Visa

- Global trend in the payment card industry
 - Experiences in advanced countries
-

-
- Key drivers for successful adoption of new payment technology

Part 2: Innovations in retail payments

5.15 p.m. Speaker: Chayan Hazra, Vice President, Acceptance Development, South East Asia, MasterCard Worldwide

- Impact of payment innovation and technology to businesses
- Value proposition and business opportunities in the adoption of new payment technology
- Examples of adoption of specific payment innovation and the benefits/rewards
- What can we expect in the changing payment technology landscape?

5.45 p.m. End of Programme
