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Perry Ong presently spearheads two portfolios, as CEO of Amcard services overseeing Payment cards & Unsecured Lending business, and as Senior Vice President at AmBank taking charge of International solutions business such as Foreign exchange and money transfer partnerships.

Prior to joining AmBank in 2005, he held key management positions in international & local organisations such as American Express, Advance synergy berhad and MBF cards & travel related group . In his 20 plus years of payment related industry experience, Perry has also consulted for InterPay International Group which is represented in Malaysia and largely Asia involved in developing loyalty & payment related products through JV set-ups, franchise, technical management & consultancy services for new start-ups .

He is presently the Chairman of National Cards Group in Malaysia.



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Raj Lorenz joined GHL Systems Berhad as the Group Chief Executive Officer in September 2011.

Since then, GHL has transformed itself from a hardware and software reseller into a payment services company. GHL's market capitalization increased by more than tenfold during this time through organic growth as well as the acquisition of ePay Asia Ltd, a payment services company that primarily serves the Telco and biller segments.

GHL is now implementing its long term growth strategy of providing credit card payment services to the untapped small merchant segment. This business, called "TPA", entails GHL contracting directly with merchants for credit card payment services in partnership with an underlying Bank member of VISA and Mastercard.

Prior to GHL, Raj worked for Citibank in Malaysia and Australia in various positions and more recently, in NETS Pte Ltd, a large payments company in Singapore. Raj is a Chartered Accountant.



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Vipin is a seasoned banking professional with over 24 years pan-Asia experience. His current position in CIMB is his second (2nd) stint in Malaysia. Before joining CIMB, Vipin served with a global financial behemoth for the major part of his career that took him to five (5) different countries i.e. India, Taiwan, Malaysia, Philippines and Singapore.

He has deep understanding of consumer banking processes having done roles in Front (Sales & Marketing), Middle (Finance) and Back-Office (Operations & Technology)

functions. He holds a Bachelor of Technology degree in Mechanical Engineering from the Indian Institute of Technology (IIT) New Delhi, India and a post-graduate Diploma in Management (MBA equivalent) from The Indian Institute of Management, Ahmedabad, India.



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Greg Pote is Chairman of the Asia Pacific Smart Card Association (APSCA), the only regional industry association for secure smart chip technology applications in Asia, which he co-founded in 1997.

Based in Shanghai, Greg travels throughout the region to promote smart card, contactless and NFC business and work with APSCA members to assist in developing their smart card businesses, initiatives and schemes. Greg has spoken at more than 155 industry conferences, forums and seminars covering smart card business and technology across 12 countries in Asia, the Gulf and Europe. Greg chaired the majority of these industry events, including moderating business and technology discussions with leading experts from governments, banks, transport operators, telecoms operators and technology companies.



Greg is currently a jury member for the Cartes Paris and Cartes Asia SESAMES Awards, and has also been a jury member for the NFC Forum & WIMA Global Competition and the PKI Innovation Awards.

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Peter Schiesser was appointed as the Board Member of MyClear on 10 December 2012. He is also the Managing Director of MyClear.

Peter spent most of his career with the Australia and New Zealand Banking Group (ANZ) where he held various key positions and established an impressive track record across a variety of disciplines including strategy & planning, product & business development, consumer finance, card services, electronic banking, payment systems, information technology and banking operations.

Prior to joining MyClear, Peter served in a General Management capacity with Sacombank, one of the leading banks in Vietnam, where he was instrumental in transforming their Cards Division into a modern and profitable business. Subsequently, as Chief Information Officer, he drove the strategic transformation of IT in support of the bank's ambitious growth objectives.

Peter holds a Master of Business Administration and Bachelor of Applied Science degrees from the Royal Melbourne Institute of Technology (RMIT) in Australia.



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Bruce Mansfield was appointed Managing Director of eftpos in May 2010, responsible for the development and management of eftpos activities as it works to fulfil its mission to provide the Australian community with accessible, low cost, secure and contemporary payment choices. eftpos is the most widely used card payment network in Australia and accounts for around 40% of all card payments, both credit and debit. Bruce is also a member of the Australian Payments Council.

Before joining eftpos, Bruce previously held a number of senior executive positions for Visa Inc. in Australia and around the globe, including executive vice-president of Australia, New Zealand and Pacific Islands.



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Cris Topfner-Rigby is a payment executive with over 20 years experience in the industry and a background in research both in Australia and abroad.

At Coles, Cris' responsibilities include payment strategy and policy advice, operational excellence, maintenance and support of the payments eco-systems, sourcing and vendor management, as well as project delivery of payments initiatives across the diverse client base from supermarkets, liquor, petrol, general merchandise and apparel to hotel businesses.

She represents Coles on a number of payments industry forums and committees at Standards Australia, Australian Payments Clearing Association and ePAL (eftpos Payments Australia Ltd). Cris is a senior member of the Australian Computer Society, Certified Professional and a graduate of the Mt. Eliza Business School.



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Poh Ying Loo has more than 28 years of working experience, having started his career in auditing, manufacturing and trading before joining the retail industry.

He joined AEON CO. (M) BHD., a leading retailer in Malaysia, as Finance Manager in July 1996 and has gained extensive experience in the retail industry through his involvement as a key management staff specializing in accounting, corporate finance, investor relations and finance related retail operational matters. He was appointed as Executive Director on 26 May 2011 and is now in charge of Corporate Finance, Investor Relations, Administration, Information Technology and Supply Chain Management division.

He is a Fellow member of the Chartered Institute of Management Accountants and a member of Malaysia Institute of Accountants.



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Melvin Chew joined MasterCard in early 2000, bringing with him more than seven years of law enforcement experience from the Singapore Police Force. Melvin Chew is part of the MasterCard's Franchise Integrity Team covering the South East & South Asia divisions, providing high levels of liaison, investigative support and fraud prevention education to MasterCard's Customers, law enforcement agencies, and merchants in region.

His career to date has primarily focused on formulating risk management strategies and implementing fraud control initiatives, including promoting usage of risk management tools and creating awareness on the MasterCard's Fraud Management Compliance programs to the customers. Melvin Chew is currently based in AP Regional Headquarters in Singapore.



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Murugesh Krishnan currently leads the Risk Services team for South and Southeast Asia geography, focused on Visa's in-market engagement of clients, merchants, and various other stakeholders, including law enforcement and regulators, on payment system risk issues.

Murugesh joined Visa Risk Management in 1993 and assumed various roles within the risk organization covering operations, fraud control, and country risk management. In his career with Visa, he has had extensive engagements with clients and various industry stakeholders in the Asia Pacific and the Middle east in helping formulate effective risk strategies, policies and operational controls.

Prior to his career in Visa, Murugesh served with Chase Manhattan Bank, Card Center in Singapore for over 4 years in the Authorization and Fraud management function. Murugesh has a degree with distinction in Business Management (Finance Major) from Royal Melbourne Institute of Technology.



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Ben Soppitt is responsible for the Emerging Products and Innovation portfolio and team at Visa across the Southeast Asia, India and South Asia regions. A key focus of this team is driving the contactless payments agenda across all its form factors (plastic, NFC tag and mobile) and the emerging push payments category.

Prior to joining Visa, Ben worked in Indonesia for four years in Mobile Telecoms and Banking.

Before moving to Asia seven years ago, Ben worked in London for the GSM Association with responsibility for programs including the GSMA Development Fund, Mobile Money Transfer and Low Cost Handsets for emerging markets. Prior experience included Strategy Consulting with Andersen Consulting and Media Planning with O&M and Y&R.



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Chayan Hazra currently looks after the acceptance development in SEA and Business expansion. He has over a decade of experience in financial services and banking with a focus on payments in Asian markets, South Asia and South East Asia

He has handled emerging payment products like m-POS, Mobile and Contactless payments, and Transit Payments, also led strategy and execution to expand company business with non-traditional partners.

Additionally, Chayan has had experience in product management across businesses like credit cards, net banking and merchant acquiring; and associated with various regulatory developments in the payment space in the region.

