



**CEESCA**

Central Eastern European Smart Card Association

18<sup>th</sup>

# CEESCA CONFERENCE

28<sup>th</sup>, 29<sup>th</sup> and 30<sup>th</sup> September 2015,  
Dubrovnik, Croatia

Bringing together the smart industry's leaders to  
identify and debate future strategies for success.



# STAY CONNECTED

**8.30 Arrivals, Registration & Refreshments**

**9.00** Welcome and chairman's introductory remarks Mr. Richard Poynder  
Chairman  
Smartex Group, UK

**9.15** Payments Statistics in Croatia (2014) Mr. Tomislav Misic  
Director Payment Operation Supervision Department  
Croatian National Bank ,Croatia

Croatian National Bank collects, monitors and analyses cashless payment transactions and trends in Croatia including over-the-border transactions according to the new enhanced methodology of payments statistics data collection as of 1st January 2014. The main objective is the collection of a wider range and quality of data according to new market trends and innovations in payment systems which are fully harmonized with EU regulations. This presentation gives an overview of cashless payments, including data on infrastructure, means of payment, channels and market shares.

**Implementation of EBA's Guidelines on the security of internet payments**

Mr. Damir Blazekovic  
Head of Information Systems Supervision Division  
Croatian National Bank, Croatia

Croatian National Bank complied with EBA's Guidelines on the security of internet payments in May 2015. This presentation gives an overview of payment statistics with emphasis on internet banking (IB) and card-not-present (CNP) transactions as well as expectations of CNB regarding implementation of EBA's Guidelines.

**9.45** Business Opportunities in a post-regulated world Mr. Catalin Cretu  
Sub-regional Manager  
Visa Europe, Romania, Croatia, Slovenia

**10.15 Refreshment Break**

**10.30** Prepaid as a card product meeting various purposes Mr. Szaboks Szendrei  
Product Sales Expert, Credit, Debit, Prepaid  
MasterCard Croatia, Hungary, Slovenia

- What the consumer needs to solve
- Which segments to target
- What are the use cases for prepaid
- Product concepts and best examples from multiple countries.

**11.00** Why identity is Central to Mobile Commerce Mr. David Birch  
Director  
Consult Hyperion, UK

**11.30 Refreshment Break**

**12.00** New Technologies: NFC, HCE, BLE, Tokenization... Mr. Tim Jefferson  
Managing Director  
The Human Chain, UK

Their impact on issuers, scheme operators and retailers: Is this the death of smart cards? A review of the business impacts and changes taking place as a result of new technology.

**12.30** Closed-loop cashless solutions wallet solution Mr. Richard Bernans  
Head of Research & Development  
Way2Pay, Counter Solutions Limited, UK

A high-energy overview of closed loop cashless solutions in differing environments and sectors, including the uses of technology, mobile payments, loyalty and marketing, and the commercialisation of data arising therefrom.

**13.00 Refreshment Break**

**13.15** In Line with EBA : Comply with "Recommendations" for the Security of Internet Payments Mr. Zoltan Szalai  
Solutions Sales Manager  
Gemalto  
CEE Region

European Banking Authority Regulation (Final guidelines on the security of internet payments). What is it, do I need to be compliant? How can Gemalto help me with EBA Regulation?

**13.45** The Digital Way: everything has changed Mr. Roy Vella  
Managing Director and Consultant  
V2 Limited, UK

Mobiles have dramatically altered the world we live in, in many unforeseen ways. Winners will be those who understand and take account of the new market dynamics. This session will set the context for some of the major global trends, players and new paradigm for business.

**14.15** Chairman's closing remarks Mr. Richard Poynder  
Chairman  
Smartex Group, UK

**14.30 Networking • Lunch • SPEED BOAT PHOTO RACE • Dinner**

<b>8.30</b>	<b>Welcome</b>	Mr. Richard Poynder Chairman Smartex Group, UK
<b>8.45</b>	<b>Journey into the Mobile Money ecosystems: disruptions, convergence, innovation</b> <ul style="list-style-type: none"> <li>• The mobile wallets war (episode 2): toward the "Digital Swiss Knife" and convergence: mobile commerce, mobile payments, mobile banking</li> <li>• Digital disruptions and public policy/regulatory frameworks</li> <li>• Competition policy, financial regulations, consumer and data protection, AML/CFT;</li> <li>• Interchange fees issues and the future of card payments</li> <li>• Interoperability and standards</li> <li>• The losers, the winners</li> <li>• Innovation in payments and horizontal payment systems/payment systems for industry verticals</li> <li>• The next steps: virtual currency/blockchain, convergence with other segments (e-citizenship, mobile health, mobile education, etc.).</li> </ul>	Mr. Jean Stephane Gourevitch Mentor, Adviser at Loot Bank Mobile Convergence Ecosystems, UK
<b>9.15</b>	<b>Intesa Sanpaolo Card's strategic approach to proximity payments - Wave2Pay mobile wallet solution</b> The payments industry is changing fast. Mobile payments are the game-changers of the card business and, with its mobile wallet solution, Intesa Sanpaolo Card is at the forefront of innovations, enabling state-of-the-art payment options for the customers of the 21st century, as one of the first to adopt HCE technology and implement NFC mobile payments in the Group's banks.	Mrs. Andrea Solar Head of Product Management Intesa Sanpaolo Card, Croatia
<b>9.45 Refreshment Break</b>		
<b>10.00</b>	<b>MultiPass – no more tickets!</b> From March 2015, rail customers in the UK have been trialling a Multipass-enabled ticketless future. MultiPass is a virtual travel pass that offers customers the best fares for their journey. No more queues and no more agonising decisions over what ticket to buy.	Mr. Jeremy Acklam CEO MultiPass Global Travel Ventures Limited, UK
<b>10.30</b>	<b>Entrust on Mobile Identity Management &amp; Secure on-line transactions</b> How Entrust perceives and addresses the user identification challenges of finance organizations in the world of Mobile.	Mr. Sam Linford Entrust Territory Manager EMEA South, North & Eastern Europe Entrust Datacard, UK
<b>11.00</b>	<b>Mobile payment including MasterPass, HCE, Apple Pay, Android Pay</b>	Mr. Laszlo Szetnics Business Leader Mobile and Innovative Payments MasterCard, CEE Region
<b>11.30 Refreshment Break</b>		
<b>11.45</b>	<b>Learnings from the first HCE launch in Turkey with TEB BNP Paribas and Visa Europe by Metamorfoz</b>	Mr. Ergi Sener Managing Partner & Co- Founder Metamorfoz ICT, Turkey
<b>12.15</b>	<b>A look at the payment horizon: mobile and cloud-based payments</b> The rapid changes in the payment industry, as evident from recent launches of new mobile payment technologies, are opening up a lot of possibilities for all the actors involved in the payment ecosystem. At UL's Transaction Security Division we understand that these developments raise challenges in strategy, deployment and operational excellence.	Mr. Arman Aygen Regional Manager Southern-Europe, Transaction Security Division UL, Netherlands
<b>12.45</b>	<b>Chairman's closing remarks</b>	Mr. Richard Poynder Chairman Smartex Group, UK
<b>13.00 Luncheon</b>		

NEXT CEESCA MEETING:  
FEBRUARY & MARCH 2016

# dinocolor®

**UL LICENSED RESELLER**



## **UL LICENSED RESELLER**

### **SAFEGUARDING SECURITY, COMPLIANCE AND GLOBAL INTEROPERABILITY**

The world of electronic transactions moves at a fast pace, characterized by constant, dynamic innovation. The number of transactions is increasing, stimulating new technologies to emerge on the market. Dinocolor with his partner UL Transaction Security helps you understand the impact of this (new) technologies. We keep up to date with the latest technologies in order to understand whether they are sustainable, secure and how to make them work.

Are you doing or planning to do EMV migration, contactless and mobile payment implementations (NFC/HCE/BLE), data security (PCI, Common Criteria), border control solutions or e-ticketing (AFC) implementations?

Our team of experts will, with in-depth advisory and professional test tools, guide you towards a smooth, efficient and trouble-free go-live of your smart card infrastructure.

## **ENTRUST DATACARD**

### **TRUSTED IDENTITIES SECURE TRANSACTIONS**

Consumers, citizens and employees increasingly expect anywhere-anytime experiences – whether they are making purchases, crossing borders, accessing e-gov services or logging onto corporate networks.

Dinocolor, with partner Entrust Datacard, offers trusted identity and secure transaction technologies that make those experiences reliable and secure. Solutions range from the physical world of financial cards, passports and ID cards to the digital realm of authentication, certificates and secure communications.

## **VISIT US AT CARTES ON 17 ► 19 NOVEMBER 2015**

**HALLS 3 & 4 PARIS NORD VILLEPINTE, FRANCE**

**ENTURST DATACARD STAND  
3 F 004 - ZONE MULTISECTORIELLE**

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