

Payments Conference and Exhibition

EBA Day

“Towards end-to-end effectiveness of payments”

25th – 26th June 2008, Marina Congress Center, Helsinki

Day 1:

12.30 Registration and Lunch

14.00 Welcome by the Chairman of the EBA (Hansjörg Nymphius)

14.15 First Keynote – Nordea Bank Finland: “Getting our corporates and vendors involved”

- Olli Petteri Lehtinen, executive vice president and head of corporate merchant banking, Nordea Bank Finland

14.45 Second Keynote – Pohjola Bank: "SEPA - our joint opportunity"

- Harri Nummela, executive vice president, head of banking and investment services, Pohjola Bank

15.15 Coffee break

15.45 *Start of corporate afternoon: Panel Sessions*

<p>15:45–16.45 Moving the customer to SEPA</p> <ul style="list-style-type: none"> • How to reap the benefits of fast customer migration? • Is conversion to SEPA formats a viable alternative? <p>Moderator:</p> <ul style="list-style-type: none"> - Linda Smith, global industry issues, JPMorgan <p>Speakers:</p> <ul style="list-style-type: none"> - Guy Pantall, head of geographic coverage for EMEA core cash, treasury services, JPMorgan - Paul Styles, business solutions manager, wholesale banking, ACI Worldwide - Jonathan Williams, director of product strategy and communications, Experian Payments - Simon Bailey, director, payments, Logica 	<p>15:45–16.45 Latest innovations in the Nordic Market</p> <ul style="list-style-type: none"> • Growth in e- and m-payments • The trend towards bilateral file clearing and e-invoicing • A corporate view on payments innovation <p>Moderator:</p> <ul style="list-style-type: none"> - Harry Leinonen, advisor to the Board, Bank of Finland <p>Speakers:</p> <ul style="list-style-type: none"> - Markus Kortmann, manager, cash management, Nokia Finance International - Olli Kähkönen, member of the board, EBA Clearing - Juha Risikko, manager, channels, Nordea Bank Finland - Jukka M. Heikkinen, vice president, Metsä Group Financial Services - Tomi Dahlberg, visiting professor, information systems science, Helsinki School of Economics
<p>17.00–18.00 The application of new technology for payments</p> <ul style="list-style-type: none"> • Further opportunities for back-office integration • Time to act: Standards and STP <p>Moderator:</p> <ul style="list-style-type: none"> - Gilbert Lichter, CEO, EBA CLEARING <p>Speakers:</p> <ul style="list-style-type: none"> - Michel Akkermans, chairman and CEO, Clear2Pay - Gene Neyer, SVP, product management, Fundtech - Luc Belpaire, product director payments, SunGard - Renzo Vanetti, CEO, SIA-SSB - Maurice Cleaves, managing director, cash management, regional product management head – EMEA (excl. Germany), Deutsche Bank 	<p>17.00–18.00 Corporate expectations for electronic payment solutions</p> <ul style="list-style-type: none"> • Assessing the latest developments in electronic payments • Creating new customer value <p>Moderator:</p> <ul style="list-style-type: none"> - Claus F. Hilles, regional representative, EBA Clearing <p>Speakers:</p> <ul style="list-style-type: none"> - Marc Braet, regional director, Northern & Central Europe, SWIFT - Petri Aalto, vice president, head of payment systems development, Pohjola Bank - Mervi Mäkelä, director, cash management, Finnair

End of corporate afternoon

18.00–19.00 Drinks Reception

Day 2:

08.00 Breakfast and Registration

09.15 Opening Address: “Releasing the full potential of payments”

In discussion:

- Werner Steinmüller, head of Global Transaction Banking, Deutsche Bank
- Mark Garvin, chairman, JPMorgan Treasury & Securities Services International

Moderator: Chris Skinner, chairman, The Financial Services Club

10.15 Coffee break

Start of parallel streams

<p>10.45–11.45 SEPA and PE-ACH: Five months after the start of implementation</p> <ul style="list-style-type: none">• STEP2 SCT: Review of initial ramp-up period• What next? Update on SEPA Direct Debits and new SEPA services <p>Moderator:</p> <ul style="list-style-type: none">- Giorgio Ferrero, chairman, EBA Clearing <p>Speakers:</p> <ul style="list-style-type: none">- Thomas Egner, vice president, Commerzbank- José Beltran, director STEP2 Services, EBA Clearing- Serge Wagener, head of payments department, Banque et Caisse d'Epargne de l'Etat	<p>10.45–11.45 The SEPA end-game</p> <ul style="list-style-type: none">• Update on national migration plans• The need for an end date <p>Moderator:</p> <ul style="list-style-type: none">- Kyllikki Pankakoski, vice president, Unico Relations and Payments Committees, Pohjola Bank <p>Speakers:</p> <ul style="list-style-type: none">- Gerard Hartsink, chairman, European Payments Council- Harry Leinonen, advisor to the Board, Bank of Finland
<p>12.00–13.00 e-SEPA: unlocking the full potential</p>	<p>12.00–13.00 The future of high-value payments</p>

<ul style="list-style-type: none"> • Analysis of e-invoicing models and landscape • Review of industry benefits <p>Moderator:</p> <ul style="list-style-type: none"> - Charles Bryant, senior adviser, EBA <p>Speakers:</p> <ul style="list-style-type: none"> - Bo Harald, chairman, EC Expert Group on e-Invoicing - Erkki Poutiainen, head of strategy and infrastructure, Nordea Bank Finland - Rein Geerdes, director business development, Unisys - Paolo Zaccardi, marketing and innovation manager, ICBPI Group 	<ul style="list-style-type: none"> • Trends in the use of EURO1 and TARGET2 • Towards optimal treasury and liquidity management practices <p>Moderator:</p> <ul style="list-style-type: none"> - Christian Westerhaus, high value payments, Europe Global Cash Management, Deutsche Bank <p>Speakers:</p> <ul style="list-style-type: none"> - Pierre Calvet deputy manager, Diamis - Alan Taylor, director EURO1/STEP1 services, EBA Clearing - Joe Pawelczyk, vice president, International Relations, CHIPS - Anna-Maija Tikkanen, head of Target division, Bank of Finland - Harry Newman, head of bank and payments market infrastructures, SWIFT
<p>13.00 Buffet lunch</p>	
<p>14.00–15.00 Towards effective PSD Compliance</p> <ul style="list-style-type: none"> • What is at stake for banks? • How to make PSD compliance easy? <p>Moderator:</p> <ul style="list-style-type: none"> - Björn Flismark, senior vice president, SEB <p>Speakers:</p> <ul style="list-style-type: none"> - Seppo Tanninen, senior counsellor, Finnish Ministry of Finance - Bob Lyddon, managing director, IBOS Association - Simon Newstead, senior manager, Royal Bank of Scotland - Ruth Wandhöfer, vice president and SEPA market 	<p>14.00–15.00 Drivers in a post-SEPA era</p> <ul style="list-style-type: none"> • How to take a profit centre approach for payments? • How to avoid the commoditisation of payments? <p>Moderator:</p> <ul style="list-style-type: none"> - Javier Santamaría, deputy general manager, Grupo Santander <p>Speakers:</p> <ul style="list-style-type: none"> - Martin Wilson, chief commercial officer, VocaLink - Manfred Schuck, general manager marketing & sales, Equens - Damien Molloy, director, alliances & marketing, Sentenial - Giacomo Buico, network services director, SIA-SSB

manager, Citi

- Jean-Pierre Arens, director of global payments solutions,
Logica

End of parallel streams

15.15 Networking time and coffee break

16.00 Closing Plenary: Extending SEPA to include end-to-end processes

- Jean-Michel Godeffroy, director general for payment systems and market infrastructure, European Central Bank

16.45 End of conference