Key Topics of the 6th Annual Conference

• Mobile Payment Trends: TWINT, Samsung Pay, Apple Pay, Alipay
• Biometry: Effects on digital payment
• 3-D Secure 2.0: Advantages for merchants and issuers of cards
• The implication of PSD2 for merchants and banks
• Value Added Services as a mean to escape the price spiral
• Use Case Tokenisation
• Blockchain as a game changer

Keynote
Is the Blockchain Really Going to Change the World?

David G. W. Birch
Director of Innovation
Consult Hyperion

Chairman

Sandro Graf
Senior Lecturer / Head of Swiss Payment Research Center
ZHAW School of Management and Law

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Monday, November 6, 2017

08.00 a.m. Reception with coffee, tea and pastries

08.30 a.m.
Welcome note and opening of the Swiss Payment Forum 2017

Sandro Graf, Senior Lecturer / Head of Swiss Payment Research Center, ZHAW School of Management and Law

The Development of the Payment Sector in Switzerland

• How did the payment-landscape change during the last two years?
• What can we expect at the Swiss Payment Forum 2017?

Dr. Thomas Fromherz, Chief Strategy Officer, Payments, Netcetera

09.00 a.m.
Value Added Services as Prime Discipline in Finance

• An increase of the comparability between payment services
• The price becomes more important
• Value Added Services as a mean to escape the price spiral

Christian Baumann, Head Value Added Services, SIX Payment Services AG

09.40 a.m.
How Will Biometry Affect the Way We Pay?

• Customers & merchants needs in the payment process
• Actual challenges
• Biometric trends: developments and solutions

Beat Burkhalter, VP Switzerland Payment & Banking, Gemalto

09.50 a.m.
Networking and Coffee Break

10.20 a.m. Business Cases: Instant Payment and PSD2, 1+1=3?

1 PSD2: The market has been opened up to third-party providers
1 Instant Payments: Realtime SEPA Credit Transfer starting November
3 New Business Cases with PSD2 & Instant Payments

Carsten Miehling, CEO, PPI Suisse

11.30 a.m.
Data Driven Banking with PSD2

• What is Data Driven Banking
• Preconditions for Data Driven Banking
• Opportunities and Risks related to PSD2

Reto à Porta, Co-Founder & CEO, Contovista

12.10 p.m. Lunch Break

01.10 p.m.
Mobile Payment - Today and Tomorrow

• Apple Pay and Samsung Pay in Switzerland
• Usability, customer feedback and usage behaviour
• Latest trends and developments

Stephan Lindecker, CMO, Swiss Bankers Prepaid Services AG

Hans-Jörg Widiger, CEO, Swiss Bankers Prepaid Services AG

01.50 p.m.
The Increasing Flow of Tourists from Asia as Growth Potential

• An increasing number of tourists from Asia as a chance for merchants
• Sales increase with Alipay and co.

Roger Niederer, Head Merchant Services, SIX Payment Services AG

02.30 p.m.
The Future of Payment: Convergent and Mobile

• How e-Commerce and POS Payments merge
• Advantages for financial institutes, merchants and consumers
• The relevance of the customer interface

Kurt Schmid, Managing Director Digital Payment, Netcetera

03.10 p.m.
Data Driven Banking with PSD2

• What is Data Driven Banking
• Preconditions for Data Driven Banking
• Opportunities and Risks related to PSD2

Gian Reto à Porta, Co-Founder & CEO, Contovista

03.50 p.m.
Networking Break with Expert Desks

One Table - One Topic - One Lecturer
Break free of traditional presentation sessions. Meet the speakers on your favorite topic and join high-level peer-to-peer discussions and networking with other experts.

04.30 p.m.
KEYNOTE

Is the Blockchain Really Going to Change the World? What’s in the Blocks?

David G. W. Birch, Director of Innovation, Consult Hyperion

05.20 p.m. Summary by the chairman and end of day 1

05.30 p.m. APÉRO RICHE

Following the official program, LBMA and Vereon invite all participants and speakers to an Apéro Riche. Seize this opportunity to make valuable new contacts and strengthen existing ones in a pleasant atmosphere.
08.00 a.m.  Reception with coffee, tea and pastries

08.30 a.m.  Opening of day 2 by chairman
            Sandro Graf, Senior Lecturer / Head of Swiss Payment
            Research Center, ZHAW School of Management and Law

08.45 a.m.
            **3-D Secure 2.0: A Tangible Outlook**
            * Innovations which come along with 3-D Secure 2.0
            * Advantages for merchants, issuers and customers
            * Report on the current implementation
            Peter Frick, Managing Director Payment Security, Netcetera

09.25 a.m.
            **PostFinance Benefit System**
            * Advantages for business and private customers
            * Routing of the offer to private customers with corresponding
              affinities
            * Benefit easily: Online Reservation, payment on site with the
              PostFinance Card
            David Kauer, Head Product Management Value Added Services, PostFinance AG

10.05 a.m.  Networking and Coffee Break

10.35 a.m.
            **Tokenization Beyond Mobile Payments: Token Use Cases for the IoT and Merchants**
            * Tokenization and Digitization are a “digital Update” to the
              global payment infrastructure
            * After the XPays, Wearables/IoT and Merchants are the next
              wave of token requestors – in Switzerland too
            * Mastercard Express as commercial framework allows Banks/
              Issuers to cooperate with Token requesters at a global scale
            Guido Müller, Country Manager Switzerland, MasterCard Europe

11.15 a.m.
            **PSD2 - An Opportunity for Swiss Banks**
            * PSD2 from the perspective of merchants and banks
            * The implication of the new Payment Service Directive
            * Innovations and opportunities for merchants and banks
            Armin Schmid, PSD2 Initiative, SIX Payment Services AG

11.55 a.m.
            **Think Outside the Box: Blockchain - A New Model for the Power Market**
            * Blockchain and smart metering
            * Regulatory limitations
            * Peer-to-peer trading model for solar energy
            Dr. Sven-Joachim Otto, Lawyer, Partner,
            Public Law & Regulated Industries, PwC Legal

12.35 p.m.  Lunch Break

01.30 p.m.
            **API and Open Banking Experiences from the UK**
            * The Competition and Markets Authority (CMA) has pushed an
              Open Banking API standard in the UK
            * What experiences have been made and what can be derived
              from this? What are the next steps?
            * What do the efforts on this subject look like in the rest of
              Europe?
            Markus Lachnit, Management Consultant, Capco

02.10 p.m.
            **The Impact of Platforms in Banking**
            * A new reality: Technology & innovation induced changes of
              customer behaviour
            * Banks vs Fintechs // Banks vs Technology platforms
            * Digital Ecosystems as new business capabilities for banks
            Fabian Meyer, Managing Partner, COREtransform GmbH

02.50 p.m.
            **Networking Break with Expert Desks**
            One Table - One Topic - One Lecturer
            Break free of traditional presentation sessions. Meet the speakers on your
            favorite topic and join high-level peer-to-peer discussions and networking
            with other experts.

03.30 p.m.  Chairman’s closing remarks
            Sandro Graf, Senior Lecturer, Head of Swiss Payment and
            Research Center, ZHAW School of Management and Law

04.00 p.m.  End of the Swiss Payment Forum 2017.
            See you in 2018!

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**EVENT NOTES**

**Open Banking and Blockchain**
March 20 and 21, 2018
www.swisspaymentforum.ch/obb

**Exchange Summit Americas**
May 8 and 9, 2018, Miami
www.exchange-summit.com
Christian Baumann is Head of Value Added Services at SIX Payment Services and is responsible for the value-added services of all things payment-related. He was the co-founder, co-owner and, between 2004 and 2016, the Managing Director of xomat AG, a company of the Boost Group Switzerland. During this role he was responsible for the development and expansion of national and international business. Prior to this, he was responsible for, amongst other things, partner management and Central European marketing in international software companies. Christian recharges his batteries with his family and by playing ice hockey and snowboarding.

David G. W. Birch is Director of Innovation at Consult Hysperion, the secure electronic transactions consultancy. He is an internationally-recognised thought leader in digital identity and transactional markets. For over 25 years he has been one of the top ten most influential voices in banking (Financial Brand). Listed in the top ten Twitter accounts followed by innovators, along with Bill Gates and Richard Branson (Forbes Daily). Ranked in the top three most influential people in London’s FinTech community (City AM). Voted one of the European "Power 50" people in digital financial services (FinTech Awards) and ranked Europe’s most influential commentator on emerging payments (Total Payments).

Beat Burkhalter. After his professional start as a management consultant and various management positions in the same company and in the Swiss Air Force, Beat Burkhalter has been active in the card, contactless payments and mobile payment industry for more than 8 years. In 2010 he took the overall responsibility for the transport cards (including SwissPass) and the payment business on the acceptance side in SBB as well as with various subcontractors. Besides, he was a member of the VEZ board and the VPay Advisory Board. Since 2017 he is now Vice President of Gemalto’s banking and payment business until (2015 Trüb AG) in Switzerland and is responsible for the management of the whole business area in Continental Europe. In addition to the banking and transport card business, Gemalto primarily offers digital security solutions along the entire customer journey (onboarding / identification, authentication, payment and data encryption). Beat Burkhalter is 45 years old, married with two children and finds his compensation in the first place on the road bike and on the cross-country ski run.

Peter Frick is Managing Director of the Payment Security Division at Netcetera. Peter Frick, Dipl. Ing. ETH, after his studies at the ETH Zürich, further educated himself with the business management training at IMD Lausanne. After several years as consultant and project manager in Sweden and Mexico, he was Managing Director at Speedy Móvil in Mexico-City. Before taking on the role of Managing Director Payment Security Division at Netcetera in 2017, he has been working as a co-founder and Netcetera division chief since 2011.

Dr. Thomas Fremontiz is Chief Strategy Officer, Payments at Netcetera and is setting up the Group’s payment strategy. As the co-founder of payments and an experienced payment expert, he develops and maintains a strategic overview of all factors influencing the regulatory, technical and competitive environment in which the company’s payment services operate. He also assists key clients and partners with pioneering technologies and payment systems.

Sandro Graf holds a Master in Law and an Executive Master of Science in Communications Management. He started his career as a project manager and consultant in Public Administration and is a Principal in the consulting firm and has been in various capacities in the area of payments since 1999. From 2005 to 2008 he was the appointed Swiss National Director for Mercy Ships, an international humanitarian organization. From 2008 to 2011, he was head of e-business of SwissCardClub Switzerland (SCCS), Switzerland’s largest motor vehicle association delivering road assistance as well as travel and insurance services. Before joining the Zurich University of Applied Sciences (ZHAW) as a senior lecturer in 2012, Sandro was a senior consultant at FetsAdvice & Partners AG and responsible for implementing behavioral economics insights into marketing consultancy projects. Sandro is the head of the Swiss Payment Research Center, a competence center at ZHAW which focuses on questions related to payment behavior, payment method choice, mobile payment, and payment transactions.

David Kauer works since 2000 at PostFinance and was involved as a sub-project leader implementing the digital PostFinance Card (PFC) and today he is a qualified engineer from ETH Zurich. He published and co-authored papers on banking technology and user experience.

Dr. Hans-Jörg Widiger is an attorney at law and a founding partner of the international law firm, as a judge in the judiciary of the State of Baden-Württemberg, and as a member of supervisory boards of various investment companies of the city of Stuttgart. He is a member of the Presidency and the Scientific Advisory Board of the Federal Association for Public Services (bvd) and the Board of the Düsseldorf Chamber of Attorneys.

Stephan Lindecker has been working in the card sector for over 15 years. He has been a member of the executive management of Swiss Banks Prepaid Services Ltd and in charge of Sales, Marketing, and Product Management since 2013. The introduction of mobile payment solutions has been one of the developments that have brought Swiss Banks into the digital age.

Hans-Jörg Widiger has been directly banking Swiss Banks Prepaid Services Ltd, Switzerland’s largest prepaid card provider, since January 2017. Previously he was in charge of the business unit Bankkarten & Access at Gemalto Ltd (Trüb Ltd until 2015). Mr. Widiger, 52, looks back on many years of national and international experience in the fields of payment and digitization. He is also a member of the IZB Advisory Board of the FinTech Study Switzerland, which regularly analyses the development of the FinTech sector in Switzerland.

Dr. Armin Schmid has been responsible for the Digital Payment Division of Netcetera since the beginning of 2017. This resulted from the takeover of NEKPERT’s GmbH, an Austrian mobile payment and NFC specialist founded by Kurt Schmid, who is its CEO. Previously, he was the CEO of Omnipay and Ultimaco-Safeware, and has been active in the fields of smartcards and security in Germany, Austria, and Switzerland for over 25 years. Kurt Schmid studied Business and Management Computer Science at the Johannes Kepler University in Linz, and spends his rare free time in his house and garden.
Netcetera offers innovative digital payment solutions with a strong focus on convenience, security and mobile use. More than 1,000 banking institutions and payment card issuers rely on our high-quality products for 3-D Secure, mobile contactless payment, digital wallets, risk-based authentication, digital banking apps, and more. We increase your customers’ loyalty through optimized banking, digital payment, and authentication convenience. Netcetera is headquartered in Switzerland and employs 500 experts at nine locations in Europe and the UAE. We operate 24/7 PCI-certified digital payment services covering all major card networks and serving over 25 million cards.

www.netcetera.com

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PPI has been working successfully as a consulting and software company for banks, insurance and financial service providers for over 30 years. Our customers in the project business appreciate our uncomplicated and flexible approach. We combine expert knowledge with technological proficiency to bring projects to a successful conclusion. We work in payments throughout Europe and with our standard product portfolio occupy a leading market position. As steadily growing family-owned stock company, PPI and our over 500 employees are entirely focussed on our customers’ success.

www.ppi-schweiz.ch

SIX Payment Services offers financial institutions and merchants secure, innovative services along the entire value chain of cashless payments. Our tailor-made solutions include settlement of domestic and international payments by credit, debit and prepaid card. One of Europe’s largest card transaction processors and market leader in Switzerland, Austria and Luxembourg, SIX Payment Services ensures that card-based payments in Switzerland and abroad are both accepted and processed. With around 1,100 employees and 10 locations worldwide, SIX Payment Services supports clients in 33 different countries.

www.six-payment-services.com

Gemalto is the world leader in digital security, with 2016 annual revenues of € 3.1 billion and blue-chip customers in over 180 countries. Gemalto helps people trust one another in an increasingly connected digital world. Gemalto’s unique technology portfolio – from advanced cryptographic software embedded in a variety of familiar objects, to highly robust and scalable back-office platforms for authentication, encryption and digital credential management – is delivered by our world-class service teams. Our 16,000 employees operate out of 112 offices, 43 personalization and data centers, and 30 research and software development centers located in 46 countries.

www.gemalto.com

smama, the Swiss mobile association drives the mobile business in Switzerland. Together with our members, we represent the mobile business ecosystem and evaluate the relevance of different topics and themes for the Swiss market. We introduce new trends and connect mobile business professionals.

www.smama.ch

The Location Based Marketing Association is an international group dedicated to fostering research, education and collaborative innovation at the intersection of people, places and media. Our goal is to educate, share best practices, establish guidelines for growth and to promote the services of member companies to brands and other content-related providers. Members of the LBMA include retailers, agencies, advertisers, media buyers, software and services providers, and wireless companies. Simply put, we want to help those engaging location-based services be as successful as possible. Worldwide the organization consists of over 1,300 members in 20 countries.

www.thelbma.org

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