



Prepaid Cards Summit - Hotel Parco dei Principi, Villa Borghese
Rome, 12-13 November 2009

Dear colleague,

I would like to warmly welcome you on behalf of VRL Financial News, Cards International and Electronic Payments to the 5th Prepaid Cards Summit. This year's event can truly be called the first European prepaid conference: no more than 33% of registered delegates come from one single country and globally over 28 markets are represented. In 2008 over 320 delegates attended the Prepaid Summit event in London and once again this year we are expecting over 300 people with a strong contingent of retailers, banks, telco's and other players looking at joining the prepaid market are also represented.

In 2008 VRL commissioned the first-ever major study (sample of 3,000 consumers) on UK prepaid card awareness and usage, and in 2009 we are pleased to announce that we have again carried out research on the UK market but extended it to the Italian market. In total nearly 6,000 consumers were interviewed to provide the only in-depth market research on the prepaid market of these two countries. The results of the research will be exclusively presented in the opening plenary of Day 2, with real insights into the two major European markets for the prepaid industry.

In addition to creating the Prepaid Summit here in Rome with speakers including the Italian Ministry of Economy and Finance, MasterCard, Visa, the Central Bank and European Post Offices, we have been very active in new markets, having recently held a major prepaid content roundtable in Dubai and are pleased to announce that the **first Prepaid Summit Middle East** will be held in **Dubai in March 2010**. We are also planning a prepaid content roundtable in Mumbai in February 2010 – please talk to us if you would like to be involved – as we are planning to hold the first **Prepaid Summit India in Mumbai in February 2011**. A couple of other dates for your diary are the 23rd **Cards and Payments Europe** event in **June 2010 in Madrid** and the next **Prepaid Summit Europe** that will be held in **Milan in October 2010**.

Prepaid cards have become one of the world's most dynamic, competitive payment markets - and continental **Europe**, the **Middle East**, **India** and **Brazil** are seen as the next big markets. While regulatory and cultural forces mean individual countries are at different stages of penetration, interest in prepaid across the world is booming. **VRL's Prepaid Summits**, from Europe to the Middle East and India, are events that few companies can afford to miss out on.

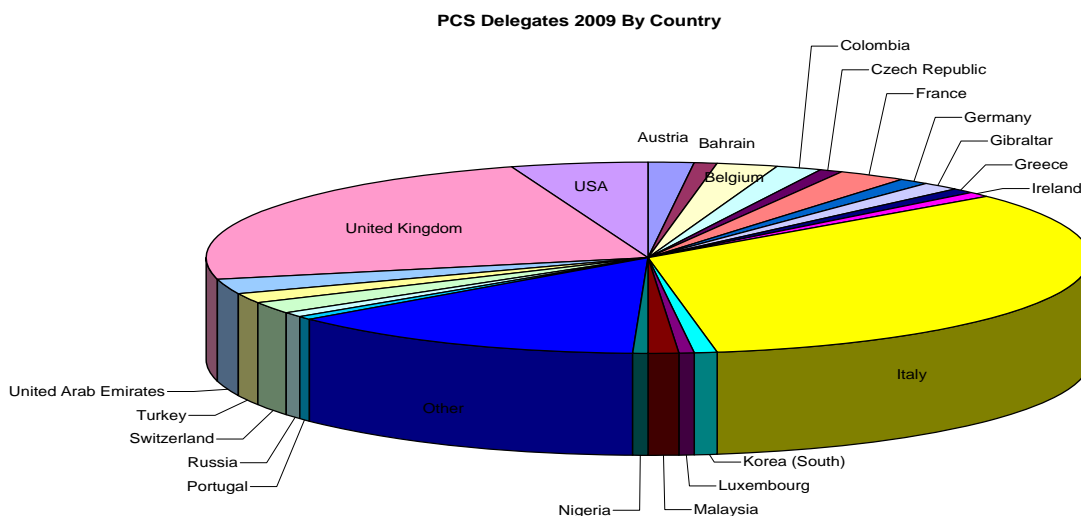
The 2009 Rome Prepaid Summit is about delivering to you Insight, Analysis and Intelligence to enable you to create more profitable businesses.

I look forward to catching up with many of you over the next two days.

Manuela Andarolo

Head of Conferences - EMEA

VRL Financial News — Analysis, insight, intelligence





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The industry press is reporting the expansion of the prepaid market across several diverse and emerging industry sectors and Europe is being heralded as the next big market in terms of prepaid. But is it? What are Europeans really thinking as they watch the route taken by prepaid cards globally...from the gift market to everyday usage.

VRL and Cards International are pleased to be able to announce the dates **for the first truly European Prepaid Conference**. The event will be in Rome, Italy on the 12th and 13th of November. Italy boasts the **most successful prepaid programme in Europe by Poste Italiane** and has been at the forefront of many prepaid developments. It is therefore logical to create the first truly European-focused prepaid event hold in Italy.

****Exclusive Insights****

Exclusive Research Presentation: Following on from the 2008 research of over 3,000 consumers in the UK market on their usage and awareness of prepaid cards – open and closed loop – VRL has now commissioned the research in the UK. Gain real insights into these markets and learn how prepaid cards are developing.

We will study the **new Prepaid Cards programmes and the implications of a Pan-European marketplace**, sharing best practices, exploring new opportunities, and developing relationships inside and outside of prepaid, including the new regulatory environment: does it brings us any closer to a truly single market?

More than ever the current market circumstances demand to be **aware of all the prepaid segment's trends to gain the experience needed to success**.

With over 320 attendees consisting with over 50 retailers and 70% of all attendees being decision makers; Prepaid Cards Summit 2008 proved for the fourth consecutive year to be the prepaid event in the industry calendar.

Prepaid Cards Summit 2008 analysed in depth the main opportunities and challenges of the prepaid market: from multi-function prepaid cards and government initiatives to revenue-increasing strategies. Delegates were party to industry-shaping presentations from a superb line-up of key-note speakers. This, combined with an agenda presented by the market leaders, has provided VRL with its best feedback yet.

Prepaid Cards Summit 2009 will analyse in depth these aspects and delegates will be party to industry-shaping presentations from a superb line-up of key-note speakers and an agenda presented by the market leaders across Europe.

Sponsors







Prepaid Cards Summit 2009

EUROPEAN PREPAID: A PROFITABILITY MIRAGE OR REALITY

Conference and Expo • 12-13 November 2009 • Rome



AGENDA ■ DAY ONE ■ 12 NOVEMBER 2009

0800-0900	Welcome Coffee & Registration in the Exhibition Area	
PLENARY SESSION 1 0900-0905	Opening Addresses, William Elliott, Chairman, Financial News Welcome & Opening Remarks Chaired by Hugh Fasken, VRL Editorial Director	
0905-0925 KEY-NOTE SPEAKER	Matthew Lanford Head of Prepaid Europe MasterCard Worldwide	<p>"Prepaid & Europe's Economic Recover: The Dawn of a New Challenge"</p> <ul style="list-style-type: none"> • The sustained growth potential of prepaid beyond recession • Key stakeholder expectations: from control to cost-cutting • Major market accomplishments 2009 • Mapping growth and plotting the route to success in 2010 and beyond
		
0925-0935	Global Trends in Prepaid Programmes and New Trends in Emerging Markets – Central Europe	Hugh Fasken, VRL Editorial Director
0935-0955	Mattia Adani Director for Special Projects, Research and Analysis Italian Ministry of Economy and Finances	<p>Implementing a large-scale prepaid programme – the case of Italy</p> <p>- "Carta Acquisti" – programme description</p> <p>- Results</p> <p>- Lessons Learned</p>
		
0955-1015	Guerino Ardizzi Official – Payment System Oversight Banca d'Italia	<p>Prepaid Cards – The Central Bank's point of view</p> <p>- Market figures, the Italian case</p> <p>- "Assessment" profiles within the SEPA (legal, security, efficiency)</p> <p>- Central Bank Oversight & conclusion</p>
1015-1035	Lisa Walker Director Prepaid, International First Data	<p>Consumer attitudes to prepaid in Europe: New research from First Data</p> <ul style="list-style-type: none"> - New insight into market scope and propensity to purchase in Austria, Germany, UK and Italy - Practical advice regarding sales channels, marketing messages and fee structures - The opportunities for financial institutions and retailers
PLENARY SESSION 2 1035-1055	20 Minutes Interactive Discussion, joining on stage: David Parker, Prepaid Consultant Greg Sheppard, Prepaid, Visa Europe Gianluigi Rocca, Marketing Director, SIA-SSB Manuela Andaloro, Head of Conferences EMEA, VRL Financial News, – facilitating Italian/English Q&A	
1055-1120	Coffee Break in the Exhibition Area	
PLENARY SESSION 3 BRANDED BY EPIPOLI	Retailers and Prepaid: How will the recent changes in the global environment affect the gift and prepaid industry? Next steps for prepaid in emerging markets Chaired by: Gaetano Giannetto, CEO, EPIPOLI	



www.prepaidcardssummit.com

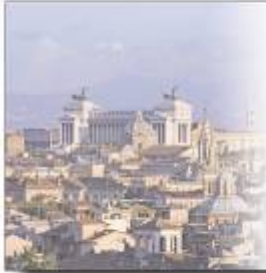
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<p>1120-1140</p>  <p>www.mygiftcard.it</p>	<p>Gaetano Giannetto CEO Epipoli</p>	<p>Gift Cards and Prepaid : An opportunity to improve the store assortment and acquire new customers.</p> <ul style="list-style-type: none"> - Market environment - Consumers and retailers love this emerging in-store category - Consumer Knowledge is the key to develop business and loyalty.
<p>1140-1200</p> 	<p>Giulio Montemagno Country Manager PayPal</p>	<p>The prepaid market in Italy and the PayPal experience.</p> <ul style="list-style-type: none"> - Prepaid cards contribution to eCommerce growth in Italy - PayPal prepaid cards
<p>1200-1220</p>	<p>Anna Omarini Professor Universita' Bocconi</p>	<p>Gift Cards and Merchant Acquiring: does the infrastructure allow cardholders to fully make the most of prepaid?</p>
<p>1220-1240</p>	<p>Interactive Discussion, chaired by: Gaetano Giannetto, Epipoli - Tony Craddock, Global Prepaid Exchange and Emma Armstrong , Prepaid Awards</p>	
<p>1240-1400</p>	<p>Lunch in the Exhibition Area</p>	






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<p>SESSION 4 CONCURRENT A</p>	<p>Innovation in Prepaid - Contactless, Mobile Payments and mWallets: the Story so Far What Does The Future Hold Across Europe? Chaired by: Marilyn Bochicchio, CEO, Paybefore</p>	
<p>1400-1420</p> 	<p>Gianluigi Rocca Marketing Director SIA-SSB</p>	<p>Innovation through Creativity – Different Business Models for Different Needs -Are financial institutions addressing prepaid business as a growth opportunity? -Exploring multiple options to reassess existing models and drive business efficiency and innovation. -Lessons learned in an extended SEPA context.</p>
<p>1420-1440</p> 	<p>Mark Chirnside CEO Ukash</p>	<p>Consumer-led innovation <i>Rethinking Prepaid for the 2010s</i> - What have the “noughties” (2000-2009) taught us so far? - What future trends are we seeing for “the Tens” (2010-2019)? - How is that influencing payments evolution? - What new innovations are Ukash working on as a result?</p>
<p>1440-1500</p> 	<p>Peter Szenkurök Head of Retail International Volkswagen International</p> <p>And</p> <p>Ivan Kubas Director of Alternative Sales Channels VOLKSBANK Bratislava</p>	<p>Innovations of new technology in the card business! <i>The first bank in Slovakia that launched Contactless technology and CATIUAT terminals project – self-service fuel station (assistance free) and contactless technology PayPass</i> - Business Opportunities - Innovations in Card Business - New Technology - Contactless technologies - Best Practices and future in Volksbank Slovakia - Positive impact on the issuing of cards & acquiring business</p>
<p>1500-1520</p>	<p>Interactive Discussion: Prepaid Cards- A way to help restoring the order?</p>	
<p>1520-1540</p>	<p>Coffee Break in the Exhibition Area</p>	



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SESSION 4 CONCURRENT B BRANDED BY: 		
Loyalty and Rewards within Prepaid European Retailers and Prepaid Cards Chaired by: Guillaume De Feydeau, Affinity Director, Marketing & Financial Services, LaSer		
1400-1420 COUNTRY INSIGHT: FRANCE AND EUROPE	Guillaume de Feydeau Affinity Director, Marketing & Financial Services LaSer	The importance of branding in prepaid : <ul style="list-style-type: none"> - Overview of the European market - Some critical examples of branding stretching in prepaid - Prepaid card consistency with retailers image - Focus on the evolution of branding in France
1420-1440 COUNTRY INSIGHT: GERMANY	Volker Schloenvoigt Manager Edgar Dunn & Company	Loyalty and prepaid cards – a perfect match? Perspectives from the German Market <ul style="list-style-type: none"> - Overview of prepaid and loyalty in Germany. - Consumer attitudes to prepaid – is Germany different
1440-1500 COUNTRY INSIGHT: LEBANON	Maher Mezher Head of Marketing Department First National Bank, Lebanon	Prepaid the Cards Band Aid: Brand IN or Banned OUT!
1500-1520	Interactive Discussion	
1520-1540	Coffee Break in the Exhibition Area	
SESSION 5 PLENARY Prepaid & International Case Studies: The Middle East, Latin America & Africa Chaired by: Robert Courtneidge, Prepaid International Forum		
COUNTRY INSIGHT: MIDDLE EAST	With the increasing government intervention in many markets forcing electronic payment of salaries very recently there has been a dramatic growth in the number of salary cards. With plans underway for a regional single currency and regulations continually evolving, companies need to ensure they keep abreast of development in this fast moving market. There are already nearly a dozen prepaid card programmes running in the region in markets including Jordan, Kuwait, Lebanon and the UAE. The Middle East is one of the fastest and most dynamic markets in the card and payments scenario with an estimated 65% of the regions' population under the age of 30 and where real GDP per capita has increased by about 4% per year from 2004 to 2006. This is a market few companies can afford to miss out on.	
1540-1600  IN DEPTH: The Prepaid Scenario in the MIDDLE EAST	Laura Kelly Senior Vice President MasterCard Worldwide Global Debit & Prepaid Product Solutions	Winds of change signal new climate for prepaid – Key initiatives leading us out of the global economic storm. <ul style="list-style-type: none"> - Identifying patches of opportunity in the Middle East. - The extended outlook for growth in public sector/payroll programs. - What's the long – range forecast for prepaid's success across the globe?
1600-1620 COUNTRY INSIGHT: IRAQ	Leena Abbas Head of Credit Card Department Trade Bank of Iraq	Iraq: The Future for Prepaid <ul style="list-style-type: none"> - Reviving Bank Sector in Iraq -TBI and Visa - Project 'Akadia'
1620-1640 COUNTRY INSIGHT: LATIN AMERICA	Bernardo Nicoletti CIO Latin America AIG UPC Universal Processing Center	A Lean and Digitize approach to Prepaid Cards <ul style="list-style-type: none"> -Lessons learn from Latin America and Europe -A Lean and Digitize approach to prepaid cards processing -Any risk with Prepaid Cards?

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-The future

1640-1650 Interactive Discussion and Close of Day 1

1650-1750

MasterCard Cocktail Reception



1930 - 2300

Prepaid Cards Summit Networking Gala Dinner 2009 @ Hotel Castello della Castelluccia

Guest Speaker: Professor Maher Mezher, Head of Marketing Department, First National Bank, Lebanon:
"Food for Thought in Prepaid: Prepaid the Card BandAid"



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09.15-09.45	Welcome Coffee & Registration in the Exhibition area	
PLENARY SESSION 1 0945-0950	Driving consumers' awareness forward through education and best practice Opening Address by Hugh Fasken, Editorial Director, VRL Financial News Co-chair Chris Reddish, Chairman PIF	
0950-1010 KEY NOTE SPEAKER	Fiona Duncan Senior Vice President of Prepaid Visa Europe	Evolving Prepaid to meet Customer Needs
1010-1030 	John Yeomans General Manager - Prepaid FIS	Mobile and Prepaid – A marriage made in heaven? - The weaknesses of mobile payments and prepaid cards - A confluence of fortune? - The right consumer proposition? - Prepaid cards and mobile payments – a marriage made in heaven?
1030-1050	Exclusive VRL Research	Usage and awareness in the UK and Italy
	Alberto Biraghi Director TNS Finance Italy	- The knowledge of PPC is widespread - The main use of PPC is for web purchases - Uncertainty on fees
	Cristina Colombo Sector Head TNS Finance Italy	
	Hugh Fasken Group Editor VRL	
1050-1110 	Giuseppe di Marco Managing Director Euronet	Supporting Lunch Voucher “evolution” from Paper to Electronic across Europe - Lunch Voucher Business: the Needs of the Issuers - Electronic Turnaround chance: the New Acquiring Euronet “Platform” for Lunch Voucher - “epay” Prepaid Services: the additional opportunity for the independent retailers
PLENARY SESSION 2 1110-1130	20 Minutes Interactive Discussion joining on stage: Paul Bartholomew-Keen, Business Leader Prepaid Product Europe, MasterCard Manuela Andaloro, Head of Conferences EMEA, VRL Financial News, – facilitating Italian/English Q&A	
1130-1200	Coffee Break in the Exhibition Area	



SESSION 3	Corporate Loaded and Innovation	
BRANDED BY:	Chaired by Thore Vestergaard, Prepaid Solutions EMEA, Citigroup and Francesco Burelli, Industry Analyst and Advisor	
1200-1220	Thore Vestergaard Prepaid Solutions EMEA Citigroup	Modernising Public Sector Disbursement <ul style="list-style-type: none"> Introduction to Citi Prepaid Services E-government drivers Universal challenges of Public Sector Social Benefit payments in Europe The strategic fit of Prepaid to Public Sector Disbursements
1220-1235	Graziella Gavezotti CEO Accor Services Italia	Accor Services and PrePay Solutions: a unique value proposition <ul style="list-style-type: none"> Accor Services Italy prepaid services overview A concrete example of Accor Services Italy innovation in prepaid services A unique full integrated offer for Prepaid Cards Services Offer available everywhere in Europe A unique experience in value added services linked to Prepaid Cards on corporate or consumer markets
	Gilles Coccoli Managing Director Prepay Solutions	
1235- 1245	Dominique Buyschaert CEO Payfair	One Card for one Europe – Enabling the full value of Prepaid <ul style="list-style-type: none"> The value proposition of a new Euro scheme. Innovation in Prepaid Prepaid as the “anti-chambre” of customers
SESSION 4	Post Offices and Prepaid	
	Chaired by Hugh Fasken, Editorial Director, VRL Financial News Co- chair David Parker, Prepaid Consultant	
1245-1250	VRL report on “Financial Services & Post Offices” – exclusive presentation	
1250- 1320	Flavio Mastrangelo Head Prepaid Products Poste Italiane	New prepaid for new needs - How to address new needs through product diversification <ul style="list-style-type: none"> The launch The maturity The diversification and new value proposition - The multi-application prepaid cards <ul style="list-style-type: none"> Transit prepaid card Ticketing and Access prepaid card
1320-1340	Michael Birchall Post Office UK	Prepaid – From Paper to Plastic <ul style="list-style-type: none"> History of Post Office Paper Prepaid Products. Move to automation of paper based products Introduction of plastic prepaid products Introduction of Plastic prepaid products Travel Money Card, Christmas Club Card, Gift Card. The Future...
1340-1400	Panel Discussion - Closing Remarks and Close of Prepaid Cards Summit 2009	
1400-1520	Networking Lunch in the Exhibition Area	

VRL reserves the right to amend the programme