



MOBILE BANKING & PAYMENTS FOR EMERGING ASIA SUMMIT 2012

Unleashing the Potential of Mobile Channels to Penetrate Emerging Markets in Asia

Date: 8th & 9th October 2012 - Main Conference

10th October 2012 - Post Conference Workshops

Location: Conrad Bali, Indonesia

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DISCOUNTS IF
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8 SEP 2012!
Group Discounts Available!

2012 Conference Highlights

- 3 Day Dedicated Mobile Banking & Payments Summit
- 5+ Key Emerging Market Case Studies: Indonesia, Philippines, India, Pakistan, Bangladesh, Kenya
- 18+ Mobile Banking and Payments Ecosystem Frontrunners
- 20+ Solutions Driven Presentations for Mobile Channel Stakeholders
- 24+ Hours of Professional Learning & Networking Opportunities
- 2 Industry Practitioner Led Workshops to Maximize Your Mobile Banking & Payments Deployments in Emerging Asian Markets

PLUS! Separately Bookable Post Conference Workshops – 10th October 2012, Wednesday

Workshop A: Deployment Strategies for Mobile Financial Services: The Pakistan Experience
Led by Omar Moeen Malik, Head of Strategy and Projects at easypaisa, Telenor Pakistan

Workshop B: Building Blocks for the Mobile Financial Services Ecosystem in Emerging Markets
Led by Jeffrey Bahar, Deputy CEO, and Far Loon Yap, Telecommunications Industry Specialist, Spire Research & Consulting with Special Segment by Gregg Marshall, Global Head, Mobile Transaction Services, Western Union

Bringing Together Global Speakers and Thought Leaders in Today's Mobile Financial World



Dr. Thaeer Sabri
Chief Executive
Electronic Money Association (EMA)



Tomas Gomez IV
President & CEO
GM Bank of Luzon



Omar Moeen Malik
Head of Strategy & Projects at easypaisa
Telenor Pakistan



Frédéric Schepens
Senior Vice President Mobile Financial Services
Belgacom International Carrier Services (BICS)

Government Agencies

Michael Joyce, Mobile Money Policy Advisor, TNP2K (National Team for the Acceleration of Poverty Reduction) Indonesia
Brian Duzsa, Deputy Director - Economic Growth Office, U.S. Agency for International Development (USAID) in Indonesia

Banking and Financial Services

Tomas Gomez IV, President & CEO, GM Bank of Luzon
Ian Whitehead, Director of Retail and Business Banking, Commonwealth Bank Indonesia
Iriananto Kusumadajaja, COO & CIO, Bank Andara
IGN Alit Asmara Jaya, Director of IT & Operations, PT. Bank Sinar Harapan Bali

Mobile Network Operators

Omar Moeen Malik, Head of Strategy & Projects at easypaisa, Telenor Pakistan
Yeong Mun Ling, Vice President, Business Strategy and Product Management Office, StarHub
Ichwansyah Putra, Product Development Manager, Mobile Commerce, PT Indosat Tbk
Naveed Ahmed Choudhury, Head of M-Commerce, Citycell

Global Money Transfer Services

Gregg Marshall, Global Head, Mobile Transaction Services, Western Union
Frédéric Schepens, Senior Vice President Mobile Financial Services, BICS
Salil Bhuvanadadan Palliyil, Mobile Financial Services Head - Asia, BICS

Cards and Payments

Chris Jones, CEO, VeriFone Mobile Money
Ming Guang Yong, New Initiatives - International Product Partnerships, Google, Inc
Pramod Saxena, Founder, Chairman & Managing Director, Oxigen Services
Sunil Kulkarni, Deputy Managing Director, Oxigen Services
Stephen Breen, Business Development Leader, Mobile Money - Asia Pacific, Visa Inc

Non Governmental Organizations (NGOs)

Lesley Denyes, Agri-Fin Mobile Program Director, Mercy Corps
Shelley Spencer, Program Manager - Payment Innovations, USAID-NetHope, Global Broadband & Innovation Alliance

Industry Advisors, Services and Solution Providers

Dr. Thaeer Sabri, Chief Executive, Electronic Money Association (EMA)
Brad Jones, Managing Director, Mobile Accelerate
Ivan Mortimer-Schutts, Regional Leader for Retail Payments and Mobile Banking in East Asia, International Finance Corporation (IFC)
Jeffrey Bahar, Deputy CEO, Spire Research & Consulting
Paul Reynolds, VP - Business Development, Monitise Asia Pacific
Colin Miles, Chairman, MEF Asia & VP Corporate Marketing, InternetQ
Far Loon Yap, Telecommunications Industry Specialist, Spire Research & Consulting
Ankoor Desai, Senior Accounts Manager (APAC), Asia C-SAM Pte Ltd


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"Asia-Pacific and Africa will account for more than 60% of global mobile payments volume in 2016."

Source: Gartner, June 2012

10 Key Reasons to Join Us

1. Enable practical implementation through effective identification and management of regulatory considerations in your mobile banking and payments ecosystem
2. Discover how stakeholders are leveraging the mobile channel for both financial inclusion and customer retention
3. Understand the shift towards mobile banking and mobile payments ecosystems in emerging markets and impact on services & stakeholders
4. Assess and improve interoperability between stakeholders and services on the mobile channel
5. Deliver commercially viable mobile banking and payment services for customers in emerging Asian markets
6. Examine growth strategies for domestic and cross border mobile remittances in emerging markets
7. Adopt and implement best practices in mobile banking & payments for unique customer segments in emerging Asian markets
8. Facilitate customer acceptance and adoption through education, ease of use and compelling service choices for unique customer segments
9. Invaluable insights direct from senior mobile financial services stakeholders who are meeting business challenges and working to grasp growth opportunities in emerging Asian markets into 2013
10. Take advantage of panel discussions and presentations to bring you up-to-speed with key industry issues on one platform while making your views heard

Become a Key Sponsor to Raise Your Brand & Company Profile

Mobile Banking and Payments for Emerging Asia Summit is a dedicated mobile finance industry event that will provide a platform for strategizing opportunities & challenges in realizing the potential of the mobile channel to deliver customer value in emerging markets in Asia. Connect with senior mobile banking and mobile payments industry stakeholders including bankers, network operators, platform providers, regulators, merchants, mobile service and solution providers and more.

Partnering through an Event Sponsorship will enable you to:

- Get unparalleled industry exposure
- Generate leads and set-up key meetings
- Position your company as a thought-leader
- Reaffirm your position in the industry

Please contact **Joanna Tan** at +65 6899 5041 or email joanna@claridenglobal.com to discuss potential sponsorship opportunities.

MOBILE BANKING & PAYMENTS FOR EMERGING ASIA SUMMIT

Unleashing the Potential of Mobile Channels to Penetrate Emerging Markets in Asia

Emerging markets around the world have been embracing the mobile channel as a method to provide banking and financial services, with both banks and network operators working to reach out with solutions & pilots.

This has been especially true in emerging Asian countries with widespread geographies and differing range of development & facilities. The mobile channel provides a 5th channel of convenience for higher end sophisticated users as well as a way to reach the under-banked or un-banked segments of populations. For example, in Indonesia, only 50 - 60 million people, out of a population of 250 million, is estimated to have bank accounts and access to banking services. There remains close to 200 million potential people who are under-served in the banking community, creating potential for mobile banking.

Despite a range of pilots, many emerging Asian countries are still struggling to reach commercialization due to regulatory barriers, unsustainable business models as well as difficulty in gaining good levels of customer adoption and transaction numbers for this channel.

Clariden Global is pleased to present the inaugural **Mobile Banking & Payments for Emerging Asia Summit**.

This 2012 event will discuss the roles of m-banking and m-payments for emerging Asian markets, how industry stakeholders can move towards enabling implementation & adoption while managing regulatory & interoperability barriers in the drive to provide anytime, anywhere banking services to the emerging Asian population.

Join us this October as senior mobile banking and mobile payments stakeholders connect on this common platform to strategize on realizing the potential of the mobile channel to deliver customer value in emerging Asian markets!

"Despite the challenging economic climate and threat of further global recession, mobile banking users worldwide will reach 530 million by 2013, up from just over 300 million in 2011. Indeed, ...mobile services are becoming a fundamental component of banks' business strategies as they respond to the current financial crisis..."
~ Source: Juniper Research, January 2012 ~

Book Your Seat Today!

Email admissions@claridenglobal.com or Call (65) 6899 5030 today for immediate booking.

Who Will You Meet This October In Indonesia:

President Directors, Chief Executive Officers, Managing Directors, General Managers and Heads of:

- Mobile Banking
- Mobile Commerce
- Mobile Payments
- Mobile Financial Services
- Mobile Money
- E-Money / Digital Money
- E-Banking
- Direct Banking
- Remote Banking
- Consumer / Retail Banking
- Channels / Channel Management
- Financial Services
- Innovation and New Products
- Technology
- Mobile Solutions
- Payment Systems / Solutions
- Merchant Solutions
- NFC / Contactless
- Emerging Payments
- Mobile Strategy

From:

- Banks & Financial Services Institutions
- Mobile Network Operators
- Mobile Service / Solution Provider
- Platform providers
- Mobile Device / Handset Manufacturers
- Cards & Payments
- Merchants / Retailers/ Services including Transportation, travel, entertainment
- Global Money Transfer Services
- Non Governmental Organizations (NGOs)
- Regulatory and Government Agencies
- Consultants and other Professionals

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Global Speakers and Industry Leaders



Dr. Thaer Sabri,
Chief Executive,
Electronic Money Association
(EMA)

Thaer is Chief Executive of the Electronic Money Association (www.e-ma.org), and leads industry interface with regulators and third parties. He has more than 15 years' experience in the electronic money and payments industry. He is also managing director of payments consultancy Flawless Money (www.flawlessmoney.com) and managing partner of the payments specialist law firm FM Legal (www.legal-fm.com). Thaer advises industry on payments regulatory issues globally and helps clients to develop innovative solutions to regulatory requirements. Thaer worked at Mondex International and beenx.com before founding Flawless Money in 2001. He is a member of the European Commission Payment Services Market Experts Group. Thaer attended Sheffield University, Imperial College (University of London) and Birkbeck College (University of London) and is a solicitor in England and Wales.



Brad Jones,
Managing Director,
Mobile Accelerate

Brad Jones is recognised as one of the pioneers of mobile payments in emerging markets, and has built a reputation as an innovator and delivery focused executive in a variety of international companies and markets. Brad is the Managing Director of Mobile Accelerate, a Singapore based management consultancy that specialises in advisory services on mobile money, financial inclusion and payments in emerging markets. Previously Brad headed mobile money and innovation for Visa in Asia Pacific, the Middle East, North & West Africa and Pakistan. Prior to Visa, Brad was the founding Managing Director of WING Cambodia, the first bank-led mobile money deployment in Asia. During his tenure at WING, the business developed an agent presence in every province of Cambodia, integrated into five mobile operators, and received a number of awards for innovation. Brad holds a Bachelor of Commerce from Griffith University in Australia, and post-graduate business qualifications from the University of Queensland.



Tomas "Mitch" Gomez IV,
President & CEO,
GM Bank of Luzon

Mr Gomez is the President & CEO of GM Bank. Before GM Bank, he worked in various management positions for insurance and financial services companies. He obtained his B.S. in Economics/Management, cum laude, from Notre Dame de Namur University in California; his M.B.A. from University of the Philippines. He has attended executive courses at Harvard Business School and Frankfurt School of Finance & Management. He is a board member of the Philippine Agriculture Ministry's Agricultural Guarantee Fund Pool; and a past president of the Rural Bankers Association of the Philippines. GM Bank is a 40-branch rural bank in Northern Philippines with core markets in agriculture, SMEs, and microfinance.



Ian Whitehead,
Director of Retail and
Business Banking,
Commonwealth Bank Indonesia

Ian Whitehead has served as Director of Retail & Business Banking Commonwealth Bank of Indonesia since December 2010. He is responsible for the Retail and Business Banking operation which encompasses branch and ATM network, business and SME banking, wealth management services, as well as marketing and product management of Commonwealth Bank of Indonesia. He has joined Commonwealth Bank in 2008, serving as the Head of Marketing, Products and Strategy at the Auckland Savings Bank, which is one of Commonwealth Bank of Australia's subsidiaries. His banking career began in 1999, when he joined the Colonial State Bank and served as Head of Electronic Banking, Cards, Merchant Acquiring & Internet Banking. Before entering banking, he developed his career in marketing at BP Oil Australia Ltd & BP Oil (UK) Ltd and the Australian Card services.



Gregg Marshall,
Global Head, Mobile Transaction
Services,
Western Union

As Global Head of Mobile Services at Western Union, Gregg's primary responsibility is to connect Western Union with mobile wallet operators and digital remittance service providers. He is based in Western Union's office in Singapore. Gregg has more than three decades of experience and has worked in executive positions at AT&T, Lucent Technologies, ITXC, and as a diplomat in the U.S. Foreign Service. For eight years prior to

joining Western Union Gregg was a pioneer in the development and deployment of mobile wallets solutions with Valista and Utiba. He holds a BA in Philosophy from Yale University and an MBA from Stanford University's Graduate School of Business



Salil Bhuvanadasan Palliyil, Mobile
Financial Services Head - Asia,
BICS Asia

Salil. Bhuvanadasan. P is the Head of Mobile Financial Services for Bics Belgacom Asia. In his capacity he leads a team connecting receiving and sending entities to the Homestead Remittance Hub across Asia. Salil has over 15 years of industry experience in the Mobile Financial Services and the Telco Marketing space. Prior to BICS, Salil worked in the capacity of Vice President for Utiba and was responsible for the Asia region. He has also worked especially on the Unbanked in Cambodia by conceptualising and rolling out Cambodia's first operator driven product-Cellcard Cash and also having driven the distribution strategy. This was a grantee project and a part of the GSMA MMU program. At mChek he has had the distinct opportunity to launch India's first Mobile Commerce Application, enabling Bill Payments and Prepaid Recharge for multiple Telecom Operators, DTH operators, making it the largest company in transaction volume on CNP (card not present) transactions. SalilB has also worked extensively in the Telco space in India across Bharti Airtel, Reliance Communications and Idea Cellular in the product, Vas and communication areas. Among other things launched specific products targeted at the Youth- Spice Uth, Airtel Power Pack and have also redefined distribution and commission strategy for Bharti Airtel leading to their leadership in the market of Tamilnadu in India. Originally from Bangalore India, Salil holds a Masters in Business Administration (MBA) from IMD India. He currently resides in Singapore with his wife.



Omar Moeen Malik,
Head of Strategy and Projects at
easypaisa,
Telenor Pakistan

Omar had been part of the core easypaisa team since before the services were launched in 2009. He had a key role in designing the Domestic Remittance OTC and e-Wallet businesses and bringing them to the market successfully. He has been involved in developing and managing the distribution channels, as well as interacting with the Central Bank on the Regulations around Branchless Banking. Omar is currently responsible for developing and driving the annual strategy plan for the easypaisa business including developing easypaisa within the financial eco-system in Pakistan. Omar has over 4 years of GSM experience with Telenor where he headed the Value Added Services department. He has also worked with Teradata and has over 2 years of experience in Advanced Analytics with Data Warehouses for Cellular Telcoms and Banks in the MEA region.



Yeong Mun Ling,
Vice President, Business Strategy
and Product Management Office
Starhub

Mun Ling is responsible for Business Strategy that spans across StarHub's quadruple play business. Included in this portfolio is Near Field Communications (NFC) amongst other Mobile Commerce Initiatives. Mun Ling also oversees the Product Management function at StarHub, advising on resource allocation based on Corporate Strategic Objectives. Mun Ling first started her career in corporate tax in Coopers & Lybrand before moving to business development with the UK Virgin group (Asia Pacific). She has been with StarHub since 2008. Mun Ling holds a degree in Accounting and Finance from Murdoch University, Australia and has been a Singapore Chartered Public Accountant since 1999.



Lesley Denyes,
Agri-Fin Mobile Program Director,
Mercy Corps

Lesley Denyes is a Program Director for Mercy Corps based in Zimbabwe, who has worked in the financial services sector for the last 10 years; specifically in the areas of financial analysis, strategic planning, market research and product development and channel management in Asia & Africa. She previously worked with Canadian investment and financial services companies, as well as working as a Senior Ratings Analyst for a leading microfinance rating agency in India. Lesley has worked with commercial banks, mobile network operators, NGOs and consulting companies to reach unserved markets through technology and mobile and branchless banking,

including research and program development centered on innovative products for financial inclusion. Lesley is the Program Director for a SDC funded program, Agri-Fin Mobile; a unique approach to bundling agriculture services with financial services through mobile platforms in Zimbabwe, Uganda & Indonesia. Prior to Agri-Fin Mobile, Lesley worked with the MAXIS Program, a \$19.4 million USD program funded by the Bill and Melinda Gates Foundation centered on financial and technology innovation for low end markets, where she was based first in Indonesia and then the Philippines as the Program Manager. Lesley is a Canadian national and has a Bachelor of Science in Quantitative Economics from Dalhousie University, Canada, and a MBA from Edinburgh Business School, UK.



Ichwansyah Putra,
Product Development Manager,
Mobile Commerce, PT Indosat Tbk

After the Group of Mobile Commerce was established, Ichwansyah was entrusted to handle and be responsible as a Product Development Manager and also as a Project Manager in developing Indosat Mobile Wallet system as a new business in Indosat. After Indosat received the e-Money license (2009) and Remittances license (2010), now "dompetku" (Indosat m-wallet system) is ready with a lot of features which was also jointly develop with Qatar International (as a group) and Conexus (as an Alliances). Currently he also manages the key role in developing as well as business and strategic directions of Indosat m-wallet system in Indonesia.



Ming Guang, Yong
New Initiatives - International
Product Partnerships
Google, Inc

Ming Yong is an International Product Partnerships manager at Google, focusing on New Initiatives. Based in Beijing, he joined Google in 2011 to drive Content Partnerships for Geo and Search products in Asia Pacific. Prior to Google, Ming was founder of Socialwok, a Facebook for business on Google Apps and worked in product management, business development, sales and marketing. Ming was also the founder of Voicerooute, an open source IP telephony software provider that built a plug and play IP-PBX solution built on top of Asterisk. Ming earned a Master's degree in Biomedical engineering from the University of Michigan and his undergraduate studies in Applied Engineering Physics at Cornell University.



Michael Joyce
Mobile Money Policy Advisor
TNP2K (National Team for the
Acceleration of Poverty Reduction)
Indonesia

Michael Joyce is a mobile money professional, specializing in operations, risk and compliance. He has experience in the design and implementation phases of mobile money projects, as well as hands-on practical knowledge gained from his previous position as Head of Operations for WING Cambodia and subsequent consulting engagements. He is currently working as Mobile Money Policy Advisor for the Government of Indonesia's TNP2K Taskforce on Poverty Reduction.



Irianto Kusumadaja
COO & CIO
Bank Andara

Irianto has over 22 years experience in the field of Information Technology including 13 years in the banking field. He is currently the COO & CIO of Bank Andara, which is a wholesale bank for Micro Finance Institutions in Indonesia. He leads the team to implement various systems to support technology needs for Micro Finance Institutions, such as Mobile Payment System and Mobile Banking. Irianto bring a depth of experience, technical skills and management capabilities to his current position where he supports the administration and management operations as well as product implementation to achieve the bank's vision and mission. Since 2010, Irianto has been a very popular speaker in Asia and Australia speaking about mobile payment and how Bank Andara's technology solution can provide value add for Micro Finance in Indonesia.



Ivan Mortimer-Schutts
Regional Leader for Retail Payments
and Mobile Banking - East Asia
International Finance
Corporation (IFC)

Ivan Mortimer-Schutts is the Regional Leader for Retail Payments and Mobile Banking in East Asia. Ivan is a specialist in business development and economic policy for retail financial services. Prior to the IFC, Ivan held positions at BNP Paribas, where he led retail and mobile banking development initiatives for emerging markets and

previously led implementation of new financial market legislation for European markets. Prior to that he was in charge of financial regulatory studies for the Groupe d'Economie Mondiale and held business development positions with Self Trade, a start-up European retail brokerage firm. Ivan has a BSc (Econ) from the London School of Economics and an MPhil in International Economics from the Institut d'Etudes Politiques de Paris.



Naveed Ahmed Choudhury
Head of M-Commerce
Citycell

Naveed Ahmed Choudhury is heading M-Commerce team in Citycell, a joint venture of SingTel and Pacific Group of Bangladesh. He has over 8 years' of experience in product development, product management, business development and innovation in telecom sector. Naveed started his career in 2004 with Grameenphone, the largest mobile operator in Bangladesh. He had exposure in sales, communication, market research and thus gained understanding of whole Telecom value chain. Naveed was responsible for driving Innovation projects from 2005 to 2007 across his company. Naveed took up the responsibility of driving Innovation in Telenor group in 2008 and thus was posted to the group Head quarters in Oslo, Norway. He was Project Manager of an Ideation project, aimed at driving Innovation through ideation across 12 countries across the group. Commercially attractive ideas identified from this project were then put forward for feasibility study/ commercialization. Naveed returned to his company in 2009 and initiated some strategic projects to strengthen the positioning of company in arena of internet. Later Naveed joined Citycell, an MNO and the fastest mobile broadband service provider in country. He looked after Data dependent services, basic VAS etc. From 2012, he has been leading M-Commerce team.



Chris Jones
CEO
VeriFone Mobile Money

With 20 years experience at senior and board level in high growth technology and telecommunications software companies, Chris Jones is one of New Zealand's most recognised entrepreneurs. Chris has a wealth of business knowledge developing award winning products and working in global markets. In particular, Chris and his businesses have an extensive background in deploying mobile billing and mobile commerce software solutions throughout emerging markets including Asia, Africa and the Middle East. Jones is experienced in acquiring and merging high-tech companies, raising venture capital and growth capital for small and large companies, and public company IPO's. Chris has previously been on the boards of Phitek Ltd, Pioneer Capital Ltd, Invest Wales, ICE House, University of Auckland. Jones is also the Government of Botswana's Honorary Consul to New Zealand.



IGN Alit Asmara Jaya
Director of IT & Operations
PT. Bank Sinar Harapan Bali

Mr Alit was born in Denpasar (Bali) in 1958. He started a career in banking in 1983 at the London branch of EXIM Bank. He has held various positions in EXIM Bank, which merged to become Bank Mandiri, with his last position at Bank Mandiri as Area Manager of Cirebon Area. Mr Alit joined Bank Sinar in 2008 as Director of IT, Operations, Risk Management & Culture. Since 2011, he has served as Director of IT & Operations. He graduated from Udayana University majoring in Business Economics in 1983.



Paul Reynolds
VP - Business Development
Monitise Asia Pacific

Paul Reynolds is VP Business Development for Monitise Asia Pacific, responsible for the establishing the Monitise business in Indonesia with joint venture partner Astra Graphia IT. He has 14+ years banking and payments experience. He was the Head of Operations for mobile payments start-up WING, a pioneering business targeting the unbanked in Cambodia. He also launched a remittance service for ANZ to Sacombank Vietnam and was part of the team that expanded ANZ's ATM and POS network in Cambodia. Monitise Asia Pacific is part of Monitise Group, the largest Mobile Money specialists in the world; working with over 300 of the leading financial institutions in 4 continents. Moving towards our vision, we enjoy an expanding global and regional presence with a growing number of partners, including Visa Inc., Astra International and PermataBank.

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Global Speakers and Industry Leaders



Frédéric Schepens,
Senior Vice President - Mobile
Financial Services,
Belgacom International Carrier
Services (BICS)

Frédéric Schepens is Senior Vice President of the Mobile Financial Services Division at BICS. In this capacity, Fred has the end responsibility of the global operations, P&L and management of the product, commercial & financial teams of which the HomeSend hub is one of their key solutions. In 1997, Fred was one of the founding members of the Belgacom International Carrier Services Business Unit, now operating as BICS SA. Since the start of the company, Fred has led a key role in the unprecedented growth of the company and held several management and strategic roles within the organisation. In 2000 he founded and led the companies for BICS in the Asia Pacific region and was based in Singapore. Before joining Belgacom, Fred was in the core teams of starting up mobile operators in the Netherlands (KPN Mobile) and in Belgium (Mobistar), which results in well over 15 years of formidable Global carrier experience. Fred obtained a Bachelor in Business Administration degree in Antwerp and an MBA in Paris. He enjoys playing golf and spending time with his wife Atje and 3 wonderful children.



Pramod Saxena,
Founder, Chairman & Managing
Director,
Oxygen Services

Pramod Saxena is the Founder, Chairman & Managing Director of Oxygen Services (India) Pvt. Limited. Oxygen - India's First and Largest single point payment solution provider for various services, using an IT enabled platform that connects to over 100,000 customer touch points and has 30 million transactions per month. A Chemical Engineer from IIT-Roorkee, Pramod has worked in various capacities spanning over 33 years and has associated with DCM Group, Essar Group and Motorola. His rich and varied experience spans Telecom, BPO, Steel, Petro Chemicals & Fertilizer industries where he had held responsibilities for acquisitions and mergers, setting up green field projects, joint ventures and managing business operations. As part of Senior Management team of Essar, he achieved the following (i) setting-up of a 4.0 Mil Ton Iron Ore Pelletization project at Vizag; (ii) M & A for a textile mill in Mauritius and 33% equity stake in Italian Steel Major ILVA; (iii) Setting-up of the Cellular Mobile business; (iv) Acquisition and management of BPL cellular business and its transition to Hutch Essar JV; (v) Management of Aegis BPO business in USA/India during its initial years of operation. Pramod was President (Continental India) for Motorola Inc. from 1998 - 2004 and as the Executive Director, Asia Pacific Global Telecom Solutions Sector, Motorola India. He is on the Advisory Board of Lemko Corp., a Chicago based telecom technology company engaged in development of next generation technology for Low Cost Mobile Networks for Rural and Low density areas. Having been associated with the Indian Telecom for nearly 18 years, Pramod has also played a key role in the industry having co-chaired FICCI's Telecom Committee for many years. Pramod's Vision is to assist the masses of India, facilitate business skill education and bring about a financial inclusion revolution in Rural India



Sunil Kulkarni,
Deputy Managing Director,
Oxygen Services

Sunil is referred to as the techno-savvy mind behind designing the Oxygen Technology for dispensation of various service & products to the Retail in India. He was designated Deputy Managing Director, in October 2011, to support the Chairman of Oxygen in overall conduct of Oxygen business. Sunil has successfully led the company's development & growth and is now focused on Oxygen's biggest opportunity covering Banking, Remittances, Mobile wallets, Merchant payments, IMPS, to propel Oxygen into its next growth phase. He is also responsible for effective strategy on Risk mitigation and Fraud prevention. Prior to this, Sunil was responsible for the Technical Development for India's first prepaid mobile wallet "OxiCash". He previously worked with Motorola India's Wireless Infrastructure business as well as Siemens Ltd., as Head of their Semi-Conductor Division. Sunil holds a Degree in Electronics & Communication Engineering, from MBM engineering College, Jodhpur.



Brian Dusza,
Deputy Director - Economic Growth
Office,
U.S. Agency for International
Development (USAID) in
Indonesia

Brian Dusza is the Deputy Director of the Economic Growth Office at the U.S. Agency for International Development (USAID) in Indonesia. During President Obama's last visit to Indonesia, the U.S. Government announced its commitment to support the development of mobile financial services (MFS) in Indonesia. Brian has led this effort over the past 18 months. Currently, USAID is providing technical assistance to the Government of Indonesia to support policy and regulatory changes which will facilitate expanded MFS. Also, a new initiative in partnership with an ICT nongovernmental organization, NetHope, will develop alliances with commercial banks, telecoms, software companies and other key stakeholders to scale up MFS deployments and ensure customer confidence in the products through public outreach and financial literacy campaigns. Brian has worked with USAID since 2005, serving in Ghana, South Africa and Washington, DC. He holds a Master's in Law and Diplomacy from the Fletcher School at Tufts University in Boston, Massachusetts.



Colin J G Miles
Chair, MEF AsiaVP,
InternetQ PLC

Colin has been Chair of industry association MEF Asia since June 2011 and as such, serves on the Board of MEF; the global community for content and commerce - which is headquartered in London. His role is to advance the cause of the industry on many levels and at various events around the region. Colin is a well-known figure in the mobile media industry in Asia and (following a successful M&A) is now an executive for leading mobile marketing company, InternetQ [AIM:INTQ] helping develop its business and promote its fast-growing Social Entertainment products like Akazoo.com. He was also a judge for the GSMA Global Mobile Awards 2012.



Stephen Breen
Business Development Leader,
Mobile Money - Asia Pacific
Visa International

Stephen joined Visa in January 2012 and manages business development for Visa Mobile in Asia Pacific with a focus on Indonesia. His responsibilities include sales of Fundamo, Visa's Mobile Money platform, developing relationships with key stakeholders, Banks, Telecommunications companies and Non-Government Organizations to bring Visa Mobile solutions to the Asia Pacific region. Prior to joining Visa, Stephen was Director of Mobile Money for Digicel Pacific. In this role, he was responsible for the rollout of Digicel's first mobile wallet and its associated mobile money & mobile remittance services with deployments in Fiji, Tonga, Samoa, and Papua New Guinea. Stephen served as CEO of FlexPacific Ltd, a joint venture airtime distributor for Digicel in the Pacific which focussed on bringing Digicel airtime the last mile, laying the foundations for Digicel's move into Mobile Money. Stephen has also served as an Advisory Board Member for Telenor's Global Services. Stephen went to school in Ireland and attended La Sorbonne, Paris. He enjoys sailing and kite surfing in his leisure time.



Sunny Rao
Managing Director, India and South
East Asia
Nuanance Communications

Sunny Rao is the Managing Director for the India and South-East Asia operations of Nuanance. He is responsible for the growth of Nuanance's four main business units in the region - Mobile & Enterprise, HealthCare, Automotive & Consumer. He has over 17 years of experience spanning Research, Consulting, Channel Management and Sales across United States, Hong Kong, Singapore, Australia and India. Prior to this role, Sunny was the Managing Director for the South Asian operations of Genesys Telecommunication Labs. He also spearheaded the Managed Services division of Genesys across Asia-Pacific and was instrumental in Genesys' relationships with Telecom Service Providers and ASPs such as Telstra, AAPT, ePLDT, LG Dacom Korea, China Telecom, Reliance Communications, VSNL,

StarHub, Global Speech Networks etc. Prior to coming to India, Sunny was the General Manager for Avaya's Australia & New Zealand operations. He holds a Bachelor's Degree in Electronics and Communication Engineering and an MBA. He and his family live in Bangalore and are avid off-road driving enthusiasts.



Shelley Spencer
Program Manager, Payment
Innovations
USAID-NetHope, Global
Broadband & Innovation Alliance

Shelley Spencer is a lawyer turned entrepreneur with a track record of success in the mobile industry. Shelley has over 20 years of experience in the mobile industry. From 1987 until 1995, Ms. Spencer worked in Washington, D.C. in the private practice of law where she specialized in telecommunications law. In 1995, Ms. Spencer moved from private practice to the business world serving as in-house counsel for several, successful telecommunications companies. Ms. Spencer has spent the last 16 years of her career as a senior executive in the mobile telecommunications sector raising money from venture capitalists and in the private and public equity and debt markets and providing advice on regulatory issues. In 2011, Shelley turned her focus and industry expertise to the mobile money sector and began working with NetHope, Inc. and USAID's Global Broadband Innovations Alliance. Ms. Spencer heads NetHope's payment innovations team and has supported USAID in its efforts to support the growth of mobile money services throughout the world. Ms. Spencer currently is leading the Mobile Implementation Unit of USAID and NetHope in Indonesia. Before assuming her role with NetHope, Ms. Spencer served as the President of Wirefree Partners III, LLC - a mobile telecommunications company licensed to provide mobile services in sixteen markets throughout the U.S. In 2005, Wirefree Partners III raised over \$300M to participate in the FCC auctions for mobile spectrum and completed the first ever investment grade bond financing of PCS lease-backed spectrum. Sprint acquired the company in 2010. This success followed Shelley's participation in prior mobile ventures including a venture capital backed company that completed the first ever successful IPO for an affiliate of a major mobile carrier in the U.S. The company's success, in 2000, established a business model that gained market acceptance and was replicated throughout the industry by affiliates of Sprint and AT&T Wireless. Ms. Spencer received her law degree, cum laude, from Georgetown University Law Center in 1987. She received her bachelor's degree in Economics from Baldwin Wallace College in Ohio.



Ankoor Desai
Senior Accounts Manager (APAC)
Asia C-SAM Pte Ltd

Ankoor Desai is a Senior Accounts Manager (APAC) at Asia C-SAM Pte. Ltd. He has been associated with C-SAM for the last 7 years. Ankoor has been managing C-SAM accounts within APAC since December 2009. He has recently moved from Mumbai to Singapore. At C-SAM, he has exhaustively worked with Merchants, Banks and Aggregators to create B2B & B2C services. Ankoor also manages Alliances and Partnerships for C-SAM within the region. Earlier to this, he was responsible for Product and Partnerships at India Interactive Technologies Limited, a JV between C-SAM & Group Bhaskar, a leading Media company in India. The company launched 'MeraMobi - a B2C app' in August 2008 offering a suite of 13 services including Information, Entertainment and Transaction services. Ankoor has also been instrumental in setting up Banking & Aggregation services during his initial years at C-SAM. Prior to his stint in the Mobile and Payments industry, Ankoor has worked in the FMCG industry for about four years with Brand "Fortune" - The flagship brand of Adani Wilmar Limited. Ankoor is a Marketing Graduate and a Mechanical Engineer from M.S. University, Baroda, India. He lives in Singapore and enjoys listening to Music and Travelling.

PARTICIPATING COMPANIES INCLUDE:



Conference Agenda

Day 1: 8th October 2012, Monday

08:00 Registration and Morning Coffee

09:00 Chairperson's Opening Keynote Remarks
Dr Thaer Sabri, Chief Executive, **Electronic Money Association (EMA)**Regulatory Considerations and Enabling Implementation
Within The M-Banking Ecosystem09:10 **A Risk-Based Approach to Mobile Money Regulation**

- Examples of regulatory approaches to mobile money and branchless banking
- Comparison of mobile money to payments and banking supervision regimes
- Incorporation of risk analysis into regulation for mobile money
- Risks to be considered in mobile money regulation
- Considerations for ongoing supervision of mobile money

Michael Joyce, Mobile Money Policy Advisor, **National Team for the Acceleration of Poverty Reduction (TNP2K) Indonesia**09:40 **Mobile Banking: It's More Fun in the Philippines - Working with Regulators and MFIs to Create an Enabling Environment for Mobile Money**

- An environment ripe for birth
- Willing partners working together - how Philippines achieved such growth in the mobile arena
- Working with regulators: regulators as enablers - what had to happen to enable this level of activity?
- Driving transaction & mobile channel growth in the Philippines
- Celebrating success, looking for more
- Learning points for other emerging markets

Tomas Gomez IV, President & CEO, **GM Bank of Luzon**10:10 **Address by Platinum Sponsor**
Voice Biometric Technology and its Significance for Mobile Banking and Payment Applications
Sunny Rao, Managing Director, India and South East Asia, **Nuance Communications**

10:25 Clariden Speed Networking

10:45 Morning Networking Refreshments

11:10 **Panel: Dealing with Regulatory Oversight Consideration for Enabling Implementation and Protecting Stakeholders**

- Who can offer banking and payments services on the mobile channel
- Considerations in mobile channel: risk and compliance i.e. transparency and transaction limits, KYC, complexity etc in emerging markets
- Assessing potential incentives such as TAX/VAT exemptions for mobile channel transactions to encourage take up from both providers and end users
- Working with regulators to provide sustainable and commercially viable mobile banking & payments services in emerging markets

Moderator:**Dr Thaer Sabri**, Chief Executive, **Electronic Money Association (EMA)****Panellists****Tomas Gomez IV**, President & CEO, **GM Bank of Luzon**
Michael Joyce, Mobile Money Policy Advisor, **TNP2K (National Team for the Acceleration of Poverty Reduction) Indonesia**
Naveed Ahmed Choudhury, Head of M-Commerce, **Citycell**Building The M-Banking And M-Payments Ecosystem
- Strategy & Operations Considerations11:55 **Understanding the Current Realities and Challenges in Emerging Asia Markets for Mobile Banking & Payments**

- An overview of mobile payments in emerging markets in Asia today
- Key success factors in Asian emerging markets
- Challenges and obstacles that need to be overcome
- The vision - what could mobile payments in emerging markets in Asia look like in the future?

Brad Jones, Managing Director, **Mobile Accelerate**12:25 **Where does the Mobile Fit within Banking Services in Emerging Asia**

- How mobile banking is being utilized in the country (Indonesia) and the region
- How mobile banking has evolved.
- How innovation plays a part in improving customers experience
- Where will it take us - how can mobile banking influence and change the way consumers bank

Ian Whitehead, Director of Retail and Business Banking, **Commonwealth Bank Indonesia**

13:00 Networking Luncheon

14:00 **Reviewing Growth of Mobile Wallet Ecosystems in Emerging Markets - Indosat Experience**

- Growth of mobile wallet initiatives in emerging markets
- Opportunities in the mobile wallet space for stakeholders, especially in underbanked or unbanked markets
- Identifying control points for mobile wallet and importance for commercially viable growth

Ichwansyah Putra, Product Development Manager, Mobile Commerce, **PT Indosat Tbk**14:30 **Compliance vs Convenience - mBanking & mPayments EcoSystem Growth**

- Mobile transactions - banking & services
- Customer preference and trends
- Security considerations
- Regulations, expectations, compliance
- Case study - India & closing thoughts

Ankoor Desai, Senior Accounts Manager (APAC), **Asia C-SAM Pte Ltd**15:00 **Enabling Mobile Payments Growth and the Payments Eco-System - The India Story**

- India is largely unbanked with over 600 million without bank accounts but with mobiles
- Three India use case studies of Mobile Payments; be it mobile banking or mobile wallets
- Existing payments infrastructure at retail focused only on credit cards payments and serves only 300,000 urban merchants out of total 10 million merchant universe in India
- For mobile payments to take off, inclusive payments infrastructure for all services is the need of hour
- Enabling m-commerce eco system growth in India and applying this for other emerging markets

Pramod Saxena, Founder, Chairman & Managing Director, **Oxigen Services**

15:30 Afternoon Networking Refreshments

16:00 **Maximizing Channel Adoption through Mobile Payment Platform Integration - the Sinar Sip Experience**

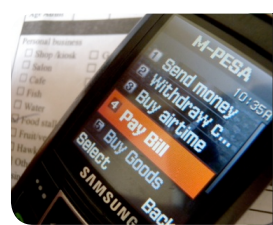
- Reviewing mobile payment infrastructure in emerging Asian markets such as Indonesia
- What is available currently- is the infrastructure available to offer m-banking services?
- How easily can the payment platform integrate with others - potential interoperability within platforms
- What are the network payment services that will be available across banks
- What needs to be done to improve it?
- Developments towards an Asian interconnected network - AEC 2015

IGN Alit Asmara Jaya, Director of IT & Operations, **PT. Bank Sinar Harapan Bali**16:30 **Panel: Interoperability versus Competition - The Mobile Financial Services Dilemma**

- Which is the better option or strategy for stakeholders?
- Differing stakeholders interests
- Cooperating across market in ubiquity - how far have we progressed?
- What type of channels & services possible
- Mobile money pricing and commissions for commercial viability
- Available open architecture policies in markets, security and compliance considerations

Moderator:**Colin Miles**, Chairman, **MEF Asia** & VP Corporate Marketing, **InternetQ****Panellists****Paul Reynolds**, VP - Business Development, **Monitise Asia Pacific**
Sunil Kulkarni, Deputy Managing Director, **Oxigen Services**
Stephen Breen, Business Development Leader, Mobile Money - Asia Pacific, **Visa International**
Shelley Spencer, Program Manager, Payment Innovations, **USAID-NetHope**, **Global Broadband & Innovation Alliance**

17:15 Chairperson's Closing Remarks and End of Day One



MOBILE BANKING & PAYMENTS FOR EMERGING ASIA SUMMIT 2012

8th & 9th October 2012 | Conrad Bali, Indonesia

Conference Agenda

Day 2: 9th October 2012, Tuesday

08:30 Registration and Morning Coffee

09:00 **Chairperson's Opening Remarks**
Brad Jones, Managing Director, **Mobile Accelerate**

Domestic & Cross Border Remittance Developments in the Mobile Ecosystem

09:10 **Developments in Digital Cross-border and Domestic Money Transfer**

- Whither mobile money?
- Challenges facing the "mobilization" of money
- What's working and why
- The road ahead viewed from here

Gregg Marshall, Global Head, Mobile Transaction Services, **Western Union**

09:40 **Benchmarking Global Remittances- A Perspective with Focus on Asia**

- Mobile remittances - role of mobile in remittances
- Domestic remittances and interoperability issues
- Complexities worldwide for remittances
- Global eco system for remittances and its benefits

Frédéric Schepens, Senior Vice President Mobile Financial Services, **Belgacom International Carrier Services (BICS)**

Redesigning The Business Case For Mobile Based Banking And Payment Services

10:10 **Mobile Banking & Payments - Winning the Battle for Consumer Engagement**

- The mobile wallet wars - the reality of bank disintermediation
- Why putting a smartphone app on the front of Internet Banking isn't enough
- Who are the players in the mobile wallet battleground?
- How can banks defend and extend their role in payments and commerce

Paul Reynolds, VP - Business Development, **Monitise Asia Pacific**

10:40 Morning Networking Refreshments

11:10 **Broadening Adoption And Usage Of New Payment Systems**

- Extending beyond niche mobile solutions to general retail and business payments
- From mobile money to broader integration within the financial sector
- Challenges to long-term viability of mobile money solutions

Ivan Mortimer-Schutts, Regional Leader for Retail Payments and Mobile Banking in East Asia, **International Finance Corporation (IFC)**

11:40 **Evolving Mobile Money at the Point-of-Sale – NFC in Emerging Markets**

- Achieving widespread use of mobile money as an everyday means of payment
- Building successful agent networks and maintaining liquidity
- Incorporating biometrics for rapid KYC and international money transfers
- The truth about NFC and its suitability for emerging markets
- Inclusive NFC solutions that enable point-of-sale convenience for mobile money

Chris Jones, CEO, **VeriFone Mobile Money**

12:10 **Creating & Deploying Interoperable NFC Services for Mobile Payments Growth in Singapore - the StarHub Experience**

- Is innovation still possible?
- Challenges of creating an ecosystem that is sustainable and interoperable in the mobile space
- Differences in matured and developing markets in Asia for contactless mobile payments
- Experiences with the SmartWallet service launched - learning points for emerging Asian markets

Yeong Mun Ling, Vice President, Business Strategy and Product Management Office, **StarHub**

12:40 **NFC Payments for Emerging Markets - Beba Card in Kenya**

- Google's experience in launching Beba for Transit in Kenya
- Beba product demo
- Beyond Kenya - Scaling opportunities
- Potential applicability in the move towards a cashless economy for other emerging markets

Ming Guang Yong, New Initiatives - International Product Partnerships, **Google, Inc**

13:10 Networking Luncheon

Working Towards Customer Acceptance and Adoption in Emerging Asia

14:00 **Implementing Effective Customer Education to Drive Customer Acceptance & Adoption of Mobile Money - the AndaraLink Microfinance Mobile Network**

- Importance of customer education and awareness for reaching scale
- Understanding mobile channel usage trends and customer segments in emerging Asian markets such as Indonesia
- Method comparisons and early learning points
- Changing customer behaviour and perceptions (i.e. distrust of mobile channel)
- Best types of services for differing segments - upper middle segments & rural areas

Irianto Kusumadjaja, COO & CIO, **Bank Andara**

14:30 **Best Practice: Generating Traffic on the Mobile Channel in Developing Markets - easypaisa's Channel and Product Strategy in Pakistan**

- Why the OTC channel was a significant success in Pakistan
- Deploying the mobile account channel and the right products
- Moving beyond basic transactional products
- Evaluating new channel strategies

Omar Moeen Malik, Head of Strategy and Projects at easypaisa, **Telenor Pakistan**

15:00 **Examining User Experience and Its Impact on Adoption & Usage of Mobile Channels - Visa Mobile for Developing Countries**

- Understanding user experience in context of the mobile money industry
- Adoption and usage of mobile channels
- Focus on security, reliability, scalability, global interoperability
- What this means for Indonesia and other emerging markets

Stephen Breen, Business Development Leader, Mobile Money - Asia Pacific, **Visa Inc**

15:30 Afternoon Networking Refreshments

16:00 **Promoting Uptake of Mobile Services to Rural Customers - Getting Unbanked and Underbanked Client Segments onto the Mobile Ecosystem**

- Who are rural customers? What makes rural customers different? How do you build the value proposition?
- What is the size of the market?
- How to create efficiencies for the service providers and ensure sound business models?
- Managing liquidity in rural areas for agents who provide more cash-out transactions, than cash-in.
- Rural digital literacy models

Lesley Denyes, Agri-Fin Mobile Program Director, **Mercy Corps**

16:30 **Increasing Traction in Mobile Wallet Systems in Emerging Asia**

- What will increase tractions: drivers of traction – i) The right offerings; (ii) Distribution; (iii) Communication
- Need for effective distribution networks (cash in, cash out options)
- Transaction limits & impact on usage
- Types of transactions for m-wallets and interoperability
- Incentivizing customers to use channel

Naveed Ahmed Choudhury, Head of M-Commerce, **Citycell**

17:00 **Closing Panel: Scaling Up Mobile Channel Ecosystems and Delivering Customer Value in Emerging Asian Markets**

- Efforts in moving towards an ecosystem view to enable scale up of mobile channel services
- Why were some initiatives successful and some not in emerging Asian markets?
- Boosting the need for stakeholder commitment and co-operation for mutual benefit
- What's in the pipeline for 2013?
- Strategising to move the industry forward - what needs to happen next

Moderator:

Brad Jones, Managing Director, **Mobile Accelerate**

Panellists:

Ming Guang Yong, New Initiatives - International Product Partnerships, **Google, Inc**

Irianto Kusumadjaja, COO & CIO, **Bank Andara**

Salil Bhuvanadasan Palliyil, Mobile Financial Services Head - Asia, **BICS Asia**

Ivan Mortimer-Schutts, Regional Leader for Retail Payments and Mobile Banking in East Asia, **International Finance Corporation (IFC)**

Brian Dusza, Deputy Director - Economic Growth Office, **U.S. Agency for International Development (USAID) in Indonesia**

17:45 Chairman's Closing Remarks and End of Main Conference

Workshop Timetable: Workshops will run from 9:00 am–12:30 pm and 14:00 - 17:30, respectively, with mid morning, luncheon and mid afternoon refreshment breaks included. Registration begins 30 minutes before each workshop commences.

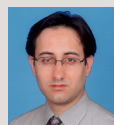
Workshop A: Deployment Strategies for Mobile Financial Services: The Pakistan Experience

Workshop Objectives

As a grossly under-banked country with a majority of the money flowing through informal services, Pakistan is a great opportunity for mobile financial services. This workshop will walk participants through the different strategies used by stakeholders (i.e. various financial institutions and telecoms) in the areas of branchless banking and mobile financial services. Participants will review these strategies, learning points and discuss potential applications within other emerging markets

Workshop Outline

- Overview of Pakistan's Financial Services Sector & Regulations
- Main stakeholders (Banks and Telcos) and the strategies deployed
- Evaluating the pros and cons of different strategies and the results in the market
- Challenges being faced today for Mobile Financial Services
- Case study exercise – participants will work on a case study highlighting organizational challenges faced in partnerships between Banks and Telcos
- How can this be applied and adapted for other emerging markets?



About Your Workshop Leader

Omar Moeen Malik,
Head of Strategy and Projects at easypaisa,
Telenor Pakistan

Part of the core team that launched the first branchless banking deployment in Pakistan in 2009, Omar has played a key role in designing the Domestic Remittance OTC and e-Wallet businesses. He has also been involved in developing and managing the distribution channels, as well as interacting with the Central Bank on the Regulations around Branchless Banking. Omar is currently responsible for developing and driving the strategy plans for the easypaisa business including developing the financial eco-system in Pakistan. Prior to his 3 year experience in Mobile Financial Services, Omar has over 4 years of GSM experience with Telenor where he headed the Value Added Services department. He has also worked with Teradata and has over 2 years of experience in Advanced Analytics with Data Warehouses for Cellular Telcos and Banks in the MEA region.

Workshop B: Building Blocks for the Mobile Financial Services Ecosystem in Emerging Markets

Workshop Objectives

Telco operators and banks have recognized the importance of a well thought out mobile financial services ecosystem to deliver customer value in emerging markets. Some services are gaining momentum (e.g m-commerce, mobile money, mobile remittances etc) and with NFC technology leading the way, Spire predicts that mobile banking and payments will have a substantial growth in the next 1-4 years. This workshop will provide participants with the tools to evaluate, identify and strategize for building an ecosystem for Mobile Financial Services delivery in emerging markets.

Workshop Outline

Part One

- Identifying types of Mobile Financial Services & why need for Mobile Services in emerging markets
- Current levels of adoption on Mobile Financial Services
- Assessing key players in Mobile Financial Services ecosystem and their roles
- Analysis of Key Success Factors for Mobile Payments to date and potential strategies
- Group work - participants will work on a mock business strategic plan of a stakeholder (telco / bank) entering an emerging Asian market

Part Two - Getting Started with Mobile Remittances

[Special Segment with Gregg Marshall, Global Head, Mobile Transaction Services, Western Union]

- Current state of play in mobile remittance
- Setting up a remittance service
 - a. Commercial
 - b. Legal/regulatory/diligence
 - c. Compliance
 - d. Treasury and Settlement
 - e. Operations
 - f. Customer Support
 - g. Marketing and Business Development
- The Road Ahead – what's next and what's coming



About Your Workshop Leaders

Jeffrey Bahar,
Deputy Chief Executive Officer
Spire Research and Consulting

Jeffrey Bahar is currently serving as Deputy CEO at Spire Research and Consulting – a leading research consultancy focused on global emerging markets. Spire Indonesia has worked with local and international banks on projects such as the launch of e-Money and e-Commerce payment system; including the feasibility of BCA Flazz, Mandiri and BCA KlikPay. The Spire Group has also worked with telecom operators across the region, including Telkomsel, Telkom Group, Axiata, Malaysia Digi, SK Telecom, to value-add their existing mobile financial payment services. Though Jeffrey is based in Jakarta, Indonesia, he frequently travels within South-East Asia and offers his consulting expertise to leading companies in various industries. Jeffrey is well-versed in addressing market entry and market growth problems, as well as providing market consulting, in-depth competitor analysis, distribution channel & supply chain analysis, and business partner evaluation. Jeffrey holds a Master of Science and Bachelor of Science in Industrial Engineering from the University of Wisconsin, Madison.



Yap Far Loon
Telecommunications Industry Specialist
Spire Research and Consulting

Far Loon is the Telecommunications Industry Specialist of Spire Group, where a usual day for him would encompass offering technical solutions and commercial/pricing recommendations, as well as account management for projects in the Telecom industry. Far Loon is an established and experienced executive with multiple telecommunications domain experience in Asia Pacific. He is well-versed in various aspects of the industry, such as technical evaluation, business plan generation, consulting & solution recommendations, competitive analysis, contract drafting, negotiations, channel/ supplier management and solution demonstrations. Far Loon also plays a pivotal role in managing and strengthening Spire's existing customer relationships in the telecommunications industry.

He holds an Electrical & Computing Engineering (with honours) degree from Monash University Australia. He has a certification in ITIL V3 Foundation, a registered trademark by UK Office Government of Commerce.

Special Segment Workshop Leader:



Gregg Marshall
Global Head, Mobile Transaction Services
Western Union

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Fax : (62) 361 778781
Website : www.conradbali.com
Reservation email contact : Harry Purnama at harrypurnama@conradbali.com or Noor Afni at nooralifia@conradbali.com

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