

SWISS PAYMENT FORUM

November 6 and 7, 2017 in Zurich

Innovative Payment Models | Mobile Payment | Mobile Commerce | Mobile Banking

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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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, Netceera

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

Julien Lacombe, Solution Sales for eBanking, Gemalto

10.20 a.m. Networking and Coffee Break

10.50 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 Miehl, 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

Gian 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, Netceera

03.10 p.m.

TWINT



- Re-Launch Spring 2017: Together Successful
- TWINT in everyday life: Differentiating use-cases
- Outlook 2018

Thierry Kneissler, CEO, TWINT AG

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 requestors 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!**

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

Speakers



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 xsmart 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 Director of Innovation at Consult Hyperion, the secure electronic transactions consultancy. He is an internationally-recognised thought leader in digital identity and digital money; named one of the global top 15 favourite sources of business information (Wired magazine) and 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 (PR Daily); ranked in the top three most influential people in London's FinTech community (City A.M.), 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 functions at SBB, Beat Burkhalter has now been active in the card and 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 at SBB as well as for all public transport companies in Switzerland. In this role 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 a member of the IFZ Advisory Board as well as an OK member of the Hermes payment events. 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, father of 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 Nectetera. 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 Movil in Mexico-City. Before taking on the role of Managing Director Payment Security Division at Nectetera in 2017, he has been working as a co-head engineer for Nectetera since 2011.



Dr. Thomas Fromherz is Chief Strategy Officer, Payments at Nectetera and assisted in setting up our payment services. As the chief strategist for 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 with R.O.S.A., an Internet and web communications service provider in Zurich. 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 at Touring Club Switzerland (TCS), 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 FehrAdvice & Partners AG and responsible for implementing behavioral economics insight in 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 subproject leader implementing the first inhouse E-Commerce-Solution of PostFinance in 2003. As a product manager and project leader he was responsible for the operations and further development of the E-Commerce-Solution. In 2008, he established convenient online shopping with PostFinance Card and introduced 2011 the possibility to register PostFinance Card in the Swiss Railway's app in order to purchase tickets by one touch without entering the payment credentials. As of 2013, he conceived, implemented and further developed innovative digital business models such as Digital Wallets, Digital Marketplaces & loyalty programs and enhanced the reselling of digital codes based on PostFinance's platforms. From 2015 to 2017 he led the product management value added services, which created among other things the contactless PostFinance Card, the digital PostFinance Card for Android devices, the PostFinance Twint App & PostFinance Benefit as a marketplace based on predictive analytics & couponing. As an evangelist of the digital transformation he is a popular speaker & panelist at national and international events of the payment industry. Since mid-2017 David Kauer is focused entirely on innovation and accelerating the digital transformation of PostFinance. Besides, he acts as a lecturer at the CAS Digital Business Innovation of the university of Lucerne.



Thierry Kneissler is CEO of TWINT Ltd., Switzerland's first integrated payment and shopping app, since 2014. TWINT was first a spin-off of PostFinance and is now owned by the 6 biggest Swiss banks and SIX Payment Services. Before moving to TWINT, he was member of the Executive Board of PostFinance for 6 years. He joined PostFinance in 2003. Earlier positions include business consultant for an internet company and project manager for a bank. He studied Economics and is an Executive MBA from University of St. Gallen. Thierry Kneissler is married, father of two children and lives in Berne.



Markus Lachnit Markus Lachnit has been working as a management consultant at the international consulting firm Capco (The Capital Markets Company) since 2016. Capco sees its mission in supporting and advising the financial industry on current and future challenges and transformation issues: "Forming the Future of Finance". Most recently, he was responsible for the IT Operations Unit at Swisscard AECS for several years. In his 19-year career, he has worked both on the consultant and customer side, and has led projects in the financial sector, but also in other industries and with different technology platforms.



Julien Lacombe is a Solution Sales for eBanking at Gemalto. He has more than 7 years' experience in the payment industry and has worked all across Europe in several positions, from Senior Consultant to Sales Manager. Since 2016 he has specialized himself in Payment and eBanking Security and is responsible for Switzerland and Germany at Gemalto. Julien Lacombe is 31 years old, French and lives since a year in Switzerland where he already feels at home.



Stephan Lindecker has been working in the card sector for over 15 years. He has been a member of the executive management of Swiss Bankers 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 Bankers into the digital age.



Fabian Meyer is Managing Partner at COREtransform and leads CORE's business abroad. He is in charge of implementing complex IT projects with a focus on digitalisation in the banking industry. Prior to joining CORE he studied business in Germany, Japan, South-Korea and the United States, and already gained experience as a founder. He has many years of consulting experience in the banking sector with a focus on project management, start-ups and innovations in the financial industry, as well as in transformation engineering.



Carsten Miehling is in his element when it comes to financial standards. In the Payments Committee Switzerland (PaCoS), he supported the EBICS working group, which defined implementation guide-lines for the Swiss finance industry. He was also a member of working groups in the Swiss Commission for Standardization in the Finance Industry (SKSF). The IT engineering graduate's career has led him from UBS and ABACUS Research AG in 2000 to management at the company RECON. Since January 2015 Carsten Miehling acts as CEO of PPI Switzerland.



Guido Müller Since 2012, Guido Müller is Country Manager for Mastercard Switzerland. Prior he was an Executive Board Member and CMO at Swisscard AECS GmbH, responsible for its Amex, Mastercard and VISA consumer business and lectured Marketing at ZHAW. His professional career started as a consultant with McKinsey. Guido Müller holds a Master of Science at the University of Zurich and recently completed a Fintech education from MIT.



Roger Niederer gained experience in the areas of Accounting, Tax and Treasury before he took over as Operations Lead at Six Payment Services in 2009. In 2013, he was promoted to Managing Director of PayLife Bank in Vienna, which today trades under the name of SIX Payment Services. He was then drawn back to his Swiss homeland where he is now responsible for the areas of Sales, Product Management, Market Development and MarCom across all markets. Roger recharges his batteries with his family.



Dr. Sven-Joachim Otto is a partner at PwC and is responsible for the German public services market sector in the Tax & Legal Serviceline. He is an expert on business and legal advice to the public sector. Previously, he worked as an attorney at an 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 Mannheim. He is a member of the Presidium and the Scientific Advisory Board of the Federal Association for Public Services (bvöD) and the Board of the Düsseldorf Chamber of Attorneys.



Gian Reto à Porta is the co-founder and CEO of Contovista. He leads Contovista with the vision to improve and simplify the banking experience for retail customers. Before founding Contovista he worked as a management consultant for the banking industry. Gian supported dozens of banks in various topics ranging from exchanging IT platforms to the outsourcing of business processes. Gian holds a Master's degree of Computer Science from the University of Zurich. He published and co-authored papers on banking technology and user experience.



Armin Schmid who has been working at SIX Payment Services since March 2016, is today heading the widely supported PSD2 initiative, which aims to place a strategic and operative focus on account-based payment transactions. Before this, he was largely responsible for the introduction of the mobile payment solution TWINT at SIX. As a qualified engineer from ETH Zurich, he started his career in Business Consulting as an associate at McKinsey Switzerland. At the telecom operator Cablecom (today UPC) he supported the sale to Liberty Media from 2004 and led the integration of UPC broadband in Switzerland. After successful conclusion at UPC he moved to the online world in 2007, where he drove the strategic orientation in Europe forward. He gained first-hand experience in the payment industry at the sister company PayPal as a General Manager for Switzerland and Austria. Armin recharges his batteries with his family and by kitesurfing in summer and skiing in winter.



Kurt Schmid has been responsible for the Digital Payment Division of Nectetera since the beginning of 2017. This resulted from the takeover of NEXPERTS GmbH, an Austrian mobile payment and NFC specialist founded by Kurt Schmid, who is its CEO. Previously, he was the CEO of Omnique 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.



Hans-Jörg Widiger has been directing Swiss Bankers Prepaid Services Ltd, Switzerland's largest prepaid card provider, since January 2017. Previously he was in charge of the business unit Banking & 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 IFZ Advisory Board of the FinTech Study Switzerland, which regularly analyzes the development of the FinTech sector in Switzerland.

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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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SUISSE

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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.thebma.org

Zürcher Hochschule für Angewandte Wissenschaften



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www.sml.zhaw.ch



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