

6th Asian Payment Card Forum

All Change in Payments: Evolution for the Digital Revolution

APSCA will host the **6th Asian Payment Card Forum**, in Jakarta on 4-5 November. The *EMVCo Asian regional seminar* will be held on the morning of 3 November. A workshop on *Transitioning Indonesia to EMV Chip & PIN* will be held on the afternoon of 3 November. For the convenience of banks across Asia, APSCA has arranged with EMVCo and bank card associations that all three events will be held at the Pullman Jakarta Indonesia over the three days of 3-5 November.

The Asian Payment Card Forum is the largest meeting of card-issuing and acquiring banks, domestic bank card networks, payment systems and central banks, exploring important issues driving the consumer payments landscape in Asia. APSCA would like to invite you to participate in the forum with representatives of banks from other markets in Asia.

All Change in Payments: Evolution for the Digital Revolution

Important developments in the payment card business over the last 18 months have laid the foundations for an evolution towards digital payments that will create substantial opportunities for issuers and acquirers. This year's forum will help banks to understand the new digital payments paradigm, how it fits with existing payment card and retail payment products, and how it will help them compete or cooperate with the new entrants to mobile and online consumer payments.

A New Chapter in Consumer Payments

2014 was the most significant year in consumer payments in 40 years. The use of tokenisation to virtualise payment card data and limit its use to specified channels not only provides a solution to the card-non-present fraud losses that have plagued the industry for years. These innovative approaches also enable new business opportunities in the new world of *digital payments* - the mobile and Internet-based payment products and services that customers increasingly demand.

Convergence of Digital and Card Payments

EMVCo's release of the payment tokenisation specification means that digital payments products and services can now be based on globally interoperable specifications that complement the contactless payment cards, mobile NFC payment solutions and EMV payment card infrastructure deployed worldwide. Payment card issuers can now offer products that work seamlessly both online and offline, and compete (or partner) with new entrants to payments such as Internet companies, Fintech startups and app developers.

Focus of the 2015 Asian Payment Card Forum:

- Rewriting Payments - The Impact of Tokenisation
- Converging Offline and Online Payments
- HCE, CBP and Mobile NFC Payments 2.0
- OEM/OS Mobile Payments Platforms

- Tokenisation Services and Token Vaults
- The Contactless Future of Payments
- Roadmap for National Payment Systems
- From Card Payments to a Digital Strategy
- What Digital Payments Offer Retailers
- New Entrants - From Digital to Card Payments
- Send/Receive, Social and P2P Payments
- Risk Management in a Digital World

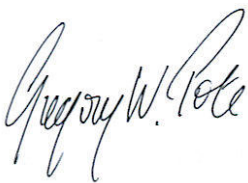
The forum is designed for senior managers in personal financial services, consumer banking, card centers with responsibilities for credit, debit and ATM cards, digital banking, channel & product development, mobile payments, online commerce and merchant business.

APSCA is inviting financial institutions across the region to participate in the forum. There are 2 free passes available for senior decision-makers from each bank department relevant to the forum discussions.

Senior managers at more than 100 banks from more than 15 payment card markets across Asia participated in the first five forums, held in Kuala Lumpur, Jakarta, Shanghai and Bangkok. Banks are advised to register as soon as possible, as the forum was oversubscribed in 2013 and 2014, forcing the closure of registration several weeks before the event.

Further information about the forum and the issues to be addressed in 2015, are provided in the attached brochure. Regarding forum registration or other logistic matters, please feel free to contact APSCA vribeiro@apsca.org or Elaine.li@apsca.org .

Sincerely



Greg Pote
Chairman
Asia Pacific Smart Card Association (APSCA)