

banking technology summit

Mobile Technology in Financial Services 2011

22nd June 2011

Haberdashers' Hall, Smithfields, London, EC1A 9HQ



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"Financial institutions need to ensure that they get a slice of the pie and there is still much that needs to be sorted out in the ecosystem of this new channel."



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Mobile Technology in
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Mobile technology has already revolutionised the way that we organise ourselves and communicate, but it is increasingly altering the way that we bank as well. The purpose of today's inaugural *Mobile Technology in FS Summit*, organised by *Banking Technology*, is to explore the potential of this fast rising channel, the growth opportunities it offers and the remaining challenges to its widespread adoption, such as the lack of standardisation and international cross-border guidelines in certain areas like remote payments and Mobile Contactless Payment schemes. The EPC has recently released some guidelines to try to address these issues and increase coordination so that customers do not have to pick proprietary schemes. Dr Marijke De Soete, a senior advisor to the European Payments Council, will be speaking about this topic in the afternoon (see page 4 for the agenda).

Other speakers include David Urbano, director of mobile at La Caixa, who will provide an overview of the Spanish bank's mobile offerings and a case study of the MCP scheme rolled out in Sitges, Spain. HSBC First Direct's Justine Haworth will talk about the bank's latest iPhone apps and future plans for the mobile channel, while Jiten Arora of Standard Chartered Bank will highlight the opportunities in the corporate banking and trade finance arena, and Tom Gregory of Barclaycard will discuss its new UK Quick Tap MCP scheme with MasterCard and Everything Everywhere. All the presentations will be accessible after today on our dedicated website at www.bankingtech.com/mobilesummit.

Our panel discussion at mid-day, addressing the issue of whether the mobile channel is the biggest leap forward since the advent of online banking and web services has representatives from Lloyds Banking Group, HSBC, RBS, Barclays and Datamonitor.

Customer-facing applications for mobile banking, mobile alerts, contactless m-payments, remittances, corporate banking and trade finance are being rolled out around the world as we speak. Investment banks are also launching research apps so that their clients can track the capital markets on their tablets on their way into work – even perhaps trade on them eventually. In the developing world many people who were previously 'unbanked' are being attracted into using financial services thanks to their mobile phone. The adoption of smartphones in developed countries is increasing the possibilities of the so-called mobile wallet as well, with many players positioning themselves for the expected bonanza of business.

Mobile devices can open up new revenue streams and marketing channels for banks, payment processors and others, but financial institutions need to ensure that they get a slice of the pie and there is still much that needs to be sorted out in the ecosystem of this new channel. The purpose of today is to help us to identify the remaining challenges and to highlight some useful case studies and experiences along the way.

I hope you enjoy the day and we welcome any feedback about our inaugural Summit. Use the separate feedback form provided or simply tap me on the shoulder at the coffee break to share your opinion.

One last request, as much as I love them, please remember to turn off your mobile phones. Best wishes,

Neil Ainger

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8.30-9am	Registration
9-9.05am	Welcome
9.05-9.30am	The growing popularity of the mobile channel & the FS opportunity Alex Kwiatkowski, Research Manager, EMEA Banking, IDC Financial Insights, will discuss the growing popularity of the mobile channel and outline the opportunity that exists for financial institutions across various market segments, such as corporate banking and trade finance, mobile banking and remote payments, mobile contactless payments and so forth.
9.30-10am	Case Study: Contactless mobile payments in Sitges, Spain & La Caixa's mobile banking offerings David Urbano, director of mobile at La Caixa, will talk about the mobile contactless payment scheme, involving 500 retailers and 1500 bank customers, organised by La Caixa, Visa and Telefonica in Sitges, Spain, and discuss the customer feedback received from this long-term ongoing project. Separately, Urbano will also discuss La Caixa's mobile banking customers and the SMS alerts, account checking, and remote payment services the bank offers across standard phones, smartphones and iPads, as part of a wider discussion about the importance of the mobile channel.
10-10.30am	Mobility beyond SMS alerts A joint presentation from Sybase and Sybase365 that will look at the evolution of mobile financial services, examining new entrants, competitive threats and how banks are responding, plus what's next in the evolution such as mobile payments, CRM and mobile business banking. The issues of extending mobility within an enterprise, securing the mobile channel, and the complexity of mobile devices and developing a platform strategy will also be addressed. The speakers will be Diarmuid Mallon, senior product marketing manager for mCommerce at Sybase365 and Tim Roberts, technical services manager, cross industry group (UK), at Sybase, an SAP Company.
10.30-11am	Coffee Break
11-11.30am	Bank 2.0 – The mobile channel Jelmer de Jong, European marketing manager at Backbase will talk about what customers expect from their banks' in the era of superior online experiences from the likes of Google, Facebook and Apple, and the key trends evident in delivering engaged banking customers. The notion of Bank 2.0 will be explored, using real world examples to highlight best practice in online and mobile banking. In addition, how to get an integrated platform that can identify cross-selling opportunities and support multiple devices, such as iPads and Android smartphones, will be examined.
11.30- 12pm	The mobile phone in the financial supply chain Jiten Arora, a managing director from the Transaction Banking Division at Standard Chartered Bank, will talk about the benefits of the mobile in the corporate banking and trade finance arena, referencing Standard Chartered's Straight2Bank Mobile Authorisation product and Trade Enquiry Service, which can respectively allow corporate treasurers to authorise cash or trade deals while out of the office and provide real-time information about Letters of Credit. He will discuss corporations interest in these type of mobile corporate banking products, the growth potential in this segment and the bank's future plans.
12-12.45pm	Panel: Is the mobile channel the biggest development since the web? A distinguished panel will discuss the growth prospects of the mobile channel, how to integrate it and get the best out of it, and if it really is the biggest technology development since online banking and associated web services began to transform financial services in the 1990s. Questions from attendees will be encouraged.

Panellists:

- Ashley Machin, director of digital banking at Lloyds Banking Group
- Sean Gilchrist, digital banking director at Barclays
- Tim Decker, senior product manager and European head of e-channels, payments and cash management, HSBC
- Colin Jowers, global COO, RBS GBM Research & Strategy
- Kieran Hines, cards & payments practice leader, Datamonitor Financial Services
- Neil Ainger, Banking Technology (moderator)

12.45-2pm Lunch**2-2.30pm Case Study: First Direct's iPhone app for banking on the move**

Justine Haworth, head of strategy and design, digital solutions at First Direct will discuss the bank's new app for the iPhone generation and First Direct's future plans for the mobile channel.

2.30-3pm Mobile banking & payments, including NFC: An introduction and assessment of new entrants

Sirpa Nordlund, executive director of the Mobey Forum, a bank-led non-profit organisation that includes banks such as HSBC, Deutsche Bank, ING, and Garanti; mobile handset vendors like Nokia; and software firms such as Sybase365, and seeks to bring them together, will provide a topical introduction to what is going on in the mobile banking and remote mobile payments landscape, including the latest NFC technology developments. The possible threat facing banks and financial institutions from newcomers such as Google and Apple, who want to control the e-wallet on your mobile phone, will also be considered.

3-3.15pm Coffee Break**3.15-3.45pm Overview: Developing standards, while encouraging interoperability, security and uptake for mobile payments**

Dr Marijke De Soete, a senior advisor to the European Payments Council mobile channel working group and ex-Mastercard and Europay employee in charge of security, will talk about the EPC's work with the GSM Association developing standards and security for interoperable contactless m-payments and the EPC's work on developing remote mobile payments standards that are SEPA-compliant and interoperable, while still allowing competition.

3.45-4.15pm Cards: Making mobile contactless payments in the UK a reality

Tom Gregory, head of digital payments at Barclaycard, will speak about the large-scale MCP scheme being rolled out this summer in the UK by Barclaycard, with their partners at Mastercard, the MNO Everything Everywhere, and various nation-wide retailers such as the Co-op and Eat. This is the first commercial rollout of NFC-enabled secure chip mobile payments in the UK. Tom will talk about what each partner brings to the table, the launch, and what is in it for card companies in his overview of the scheme.

4.15-4.45pm Technology strand: Contactless mobile money

David Baker, head of the card technology unit at the UK Cards Association and an ex-banker with LloydsTSB and Amex, will host an investigation into the issue of NFC-enabled secure chips, mobile stickers and microSD payment technologies, referencing examples along the way, while also examining the rise of contactless cards. The pros and cons of each technology will be examined and the speed of deployment towards NFC handsets assessed as part of a wide-ranging discussion about contactless mobile money, which will also cover the interoperability of the acceptance network currently being rolled out for cards.

4.45pm Closing remarks

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Speakers



Jiten Arora, a Managing Director of Transaction Banking at Standard Chartered Bank

Jiten Arora, a managing director of transaction banking at Standard Chartered Bank has long experience in the sector, having joined the bank in 2002 as head of product development for cash management. Since then he has also headed up a global implementation team charged with designing and delivering Standard Chartered's e-commerce strategy for clients. Jiten has always championed treasury strategies for clients and says this topic remains close to his heart. He has been involved in liaison projects with Swift and holds a Masters in Finance, from the Institute of Management Technology in India.



David Baker, Head of the Card Technology Unit, UK Cards Association

David Baker is head of the card technology unit at the UK Cards Association, which provides a centre of expertise for all technical and operational aspects of the UK card payments infrastructure. The Association's main aim is to influence technical and operational developments within the card payment arena so they are implemented seamlessly, while maintaining the integrity and security of transactions. David has worked in the card payment industry for over 25 years in a variety of roles, including spells at American Express, First data and Lloyds TSB.



Tim Decker, Senior Product Manager and European Head of E-channels, Payments and Cash Management, HSBC

Tim Decker has worked in the cash management business for over 10 years in a variety of senior technical and business roles at Citibank, JP Morgan and HSBC. Prior to working in banking Tim served in the Army and also worked in IT for Lloyd's of London. He is currently the European head of e-channels for HSBC's payments and cash management business, with responsibility for the electronic banking products, including mobile products, used by corporate customers. Tim believes that mobile services to corporate banking clients could enhance service and represent a sweet spot for the sector. He has an MBA from Henley Business School and a Certificate in International Cash Management from the Association of Corporate Treasurers.



Marijke De Soete, Senior Adviser, EPC

Dr Marijke De Soete is senior advisor to the European Payments Council Mobile Channel Working Group in the area of mobile payments and the security of payments. Currently an independent consultant with Security4Biz, she was previously MasterCard's vice president of emerging technologies product security, 2001-2004, where she was responsible for delivering the security aspects of chip technology and the supporting Public Key Infrastructures. De Soete was director of payment systems security at Europay from 1995-2001, where her team was responsible for the security architectures of payment products based on magstripe and chip cards, as well as the development and operation of cryptographic key management and PKI facilities to support the issuance of cards and card transaction processing. De Soete has also worked for Philips designing and implementing chip card apps and was involved in the creation of EMVCo in the late nineties, serving on the board for several years. She is vice chair of ISO/IEC JTC 1 /SC 27, IT security techniques and chairs the strategy board of ECRYPT II, an EU-sponsored Network of Excellence on cryptography and security. She holds a PhD in Mathematics from the University of Ghent (Belgium) and spent more than 15 years in mathematics and cryptography research.



Tom Gregory, Head of Digital Payments at Barclaycard

Tom Gregory is responsible for the digital payments strategy at Barclaycard UK, including NFC / mobile payments, online payments, and adjacent areas in the payments cycle. He was previously head of change at the card company, tasked with overhauling the merchant acquiring, commercial and international lending and issuing business, which included integrating 1.5 million Goldfish card customers into Barclaycard's operations. Prior to joining the firm he worked at FirstCaribbean Bank in 2003 where he oversaw the merger of Barclays Caribbean and CIBC to create the new entity.



Justine Haworth, Head of Strategy and Design, Digital Solutions, HSBC First Direct

Justine is the Head of Strategy and Design, Digital Solutions, HSBC with accountability for creating user centred internet and mobile sales and service propositions for HSBC including First Direct. With eleven years experience in the digital banking industry, Justine's experience ranges from user centred design through to programme management and systems development. She is currently responsible for the definition of digital strategy for the three to five year horizon, operating to ensure that the customer is at the heart of HSBC's internet and mobile experiences – delivering certainty, ease, speed and empathy at every interaction.



Kieran Hines, Practice Leader at Datamonitor Financial Services

Kieran is the Practice Leader for the Global Financial Services team. In his role, he is responsible for Datamonitor's coverage of the wealth & investment space as well as all aspects of the cards & payments portfolio. Since joining in 2003, Kieran has produced and managed a range of in-depth analytical pieces and research projects. These include examining emerging payment technologies such as contactless, mobile, and prepaid cards, as well as key industry issues including online payments, card loyalty and commercial cards.

He has also worked on a wide range of bespoke consultancy projects for major players across the industry. These projects range from global studies of co-brand card loyalty programmes, niche market sizing, and thought leadership presentations. Widely quoted in the media, Kieran has presented his research at payments industry conferences, both in the UK and overseas.



Colin Jowers, Global COO at RBS GBM Research & Strategy

Colin Jowers is global chief operating officer of RBS's Global Banking and Markets Fixed Income, Currency and Commodities (FICC) Research & Strategy division and has over 20 years experience in financial services. Prior to RBS, he served as COO of Dresdner Kleinwort's Capital Markets Research business and as a director of Trade Ideas Limited and TheMarkets LLC. Jowers has also led or been involved in numerous industry initiatives, and advised major financial services firms on maximising technology and operational efficiencies. He is a keen supporter of technology where it drives productivity and delivers investment ideas to institutional clients through improved service and choice. In the mobile space, this has spanned bespoke research email solutions, optimised content for mobile phones and RSS feeds. Most recently, his team has launched RBS mobile apps by partnering with RIM and being the first investment bank globally to launch a FICC strategy app for the new BlackBerry PlayBook tablet to complement the RBS Apple iPad solution.



Alex Kwiatkowski, Research Manager, EMEA Banking, IDC Financial Insights

In his role as Research Manager, EMEA Banking at IDC Financial Insights, Alex Kwiatkowski, covers all the technologies used by retail and corporate banking institutions in the region, with a particular focus on multi-channel interaction, including mobile devices. He has undertaken numerous research projects and written presentations and white papers on subjects such as the impact of mobility on retail banking; the re-emergence and relevance of mobile commerce; and the evolution of core systems. Kwiatkowski has worked for Vodafone, the Ovum FS technology consultancy and LloydsTSB over a 16-year career. He was a senior manager in the business delivery team at the latter bank, working on major modernisation programmes for the core and online banking systems at LloydsTSB and has sat on the judging panel for *Banking Technology*'s annual awards.



Ashley Machin, Digital Banking Director at Lloyds Banking Group

Ashley Machin is Digital Banking Director for Lloyds Banking Group and is responsible for the Group's digital presence (online and mobile), and for the Internet Banking offer of each of its core brands across Retail and SMEs. He is also the Programme Director for the Galaxy project which is re-platforming and transforming the Group's internet banking offer across its retail and commercial businesses. The combined Group now has over 7.8 million active internet banking customers who purchase in the region of 2.6 million products a year online. Ashley started his career with Lloyds Bank in 1986 and completed a number of front line management roles in corporate, retail and business banking before a period leading strategy

co-ordination for the retail bank, following the merger with TSB. Appointed as Regional Director, Retail Banking for the Americas in 1999, he was based in Sao Paulo but travelled extensively overseeing the retail banking business across 11 Latin American countries. He returned to the UK as Group Customer Service Director in 2001 and subsequently became Card Operations Director rationalising and selling the Group's co-branded cards business and the Goldfish card portfolio. Following a period managing the Loans P&L he became Internet Director for Lloyds TSB in 2007. Despite his long track record in banking, he now considers himself first and foremost a digital practitioner and passionate advocate of technology, and a banker second.



Diarmuid Mallon, Product Marketing Manager at Sybase 365

Diarmuid Mallon has 16 years of experience in mobile telecoms, and has held a wide range of roles; all with a common focus on the consumer benefits of the introduction of new communication technologies. Prior to Sybase 365, Diarmuid held a number of positions at LogicaCMG and Sema Group Telecoms, including product management and business development. Diarmuid has also worked with the teams responsible for the world's most successful text messaging service and on the introduction of multimedia messaging to Europe.



Sirpa Nordlund, Executive Director at Mobey Forum

Sirpa Nordlund is executive director of the Mobey Forum, which is a bank-led non-profit organisation that includes banks such as HSBC, Deutsche Bank, ING, and Garanti; mobile handset vendors like Nokia; and software firms such as Sybase365, and seeks to define a prosperous mobile financial services ecosystem for all. Sirpa spent ten years at Nokia before joining the Mobey Forum, working in the research and development of Near Field Communication technology, following the handset manufacturer's decision to invest resources in this area during the last decade. Once the concept began to advance, she held several positions in NFC business development and sales at Nokia before departing for a senior position at Venyon, a subsidiary of Giesecke & Devrient which provides trusted NFC services. Sirpa holds a Master of Science degree in economics from the Helsinki School of Economics and Business Administration and is looking forward to outlining the future of the mobile channel in financial services.



Jelmer de Jong, European Head of Marketing at Backbase

Jelmer de Jong is European head of marketing at Backbase, a software company formed in 2003 that delivers Bank 2.0 online and mobile portal solutions for financial institutions around the globe. Jelmer has focused his career on internet and mobile innovation. He began as an entrepreneur with a company that helped SMBs to sell products online and later joined a start-up to build one of the first global online and mobile trading platforms in the perishable industry. At Backbase, he specialises in marketing the next generation of online and mobile technology to banks and financial institutions so they have the tools to create a superior online, customer experience in the engagement banking era.



Tim Roberts, Technical Services Manager at Sybase UK

Tim Roberts is the Technical Services Manager for Mobility within Sybase UK's Cross Industry group. Tim has over 15 years experience in mobility with a number of companies and particular expertise in mobile device management.



David Urbano, Director of Mobile at La Caixa

David Urbano, Director of Mobile at La Caixa, will talk about the contactless mobile payment trial, involving 500 retailers and 1500 bank customers, organised by La Caixa bank, Visa and Telefonica in Sitges, northern Spain. The pilot ran from May to November 2010 and has recently been extended indefinitely. The contactless m-payments scheme covers the majority of shops in Sitges, Spain, enabling purchases of less than EUR20 to be paid for simply by taping a Samsung phone against a reader, with larger purchases requiring a PIN. He will also provide an overview of La Caixa's entire mobile FS offering.

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Backbase delivers Bank 2.0 Portal Software with powerful Web 2.0 functionality to increase revenues, and to acquire and retain online and mobile customers. Our customer-centric design philosophy enables our clients to drive self-service, fuel revenues and turn their online and mobile channels into true customer experience platforms. Banking customers include ABN Amro, AIG, Barclays, Bank of America, UBS, Deutsche Bank, ING, Al Rajhi Bank and Visa – all of whom use Backbase technology to create personalised customer experiences.

Our flagship product, Backbase Portal, offers a new user experience layer on top of existing systems, and links people to the vital information and resources they need. It unites isolated content and applications to create a seamless online experience without the need to change underlying infrastructure and IT systems. An efficient design enables companies to create high-quality portals that empower e-business professionals to manage and optimise their online customer interactions with less IT support. This means faster time to market for new business requirements.



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Sybase 365

Sybase, an SAP company, is the industry leader in delivering enterprise and mobile software to manage, analyze and mobilize information. We are recognized globally as a performance leader, proven in the most data-intensive industries and across all major systems, networks and devices. Our information management, analytics and enterprise mobility solutions have powered the world's most mission-critical systems in financial services, telecommunications, manufacturing and government. Through our subsidiary, Sybase 365, we are the global leaders in enabling mobile information services for mobile operators, financial institutions and enterprises. We provide our customers with the widest offering in mobile messaging, end-to-end mobile commerce solutions, innovative mobile marketing and content delivery services. For more information, visit www.sybase.com. Read Sybase blogs: blogs.sybase.com. Follow us on Twitter at @Sybase.

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Entrust protects seven of the top 10 commercial financial institutions with identity-based security solutions that protect bank data, employees and customers, and intellectual property from online threats. Entrust provides solutions for strong authentication — for online customer transactions and enterprise access — as well as integrated fraud detection and secure statement delivery. The Entrust IdentityGuard versatile authentication platform enables financial institutions to layer security across diverse users and applications at a cost compatible with large-scale deployments. The solution offers one of the widest ranges of strong authentication options on the market today. A complementary solution, the Entrust TransactionGuard behavioral fraud detection platform provides real-time monitoring of transactions, automatic detection of fraudulent activities, behavioral understanding of transaction patterns and non-invasive, user-notification methods.

In addition, Entrust IdentityGuard Mobile is a family of identity applications that leverage existing mobile devices for greater authentication security. Proven transaction verification, one-time-passcode (OTP) authentication and Entrust's advanced software development kits (SDK) are powerful tools in the fight against online and mobile fraud, including man-in-the-browser (MITB) malware. And Entrust's e-mail security solution, which can secure PDF e-statements, is easy to deploy and maintain for financial institutions that communicate sensitive or regulated information — both inside and outside their organisation — via e-mail.

Supporting Organisations



Datamonitor Financial Services

As a world-leading provider of global business information, Datamonitor is perfectly positioned to deliver the knowledge and support you need to make better business decisions. We provide 6,000 of the world's largest companies with independent data, analysis, and opinion, every day. Our Financial Services portfolio is unrivalled in the marketplace, going beyond mere opinions to offer substantive fact-based insights on markets, channels, consumers, and competitors. Our online research platform, the Knowledge Centre, ensures you always have instant and convenient access to our latest research and analysis.



European Payments Council

The European Payments Council (EPC) is the coordination and decision-making body of the European banking industry in relation to payments. Its primary responsibility is to support and promote the Single Euro Payments Area. As part of this mission it has produced a 'White Paper on Mobile Payments' to ensure interoperable SEPA-compliant remote mobile banking payments standards for banks. The EPC is also working with the GSMA on ensuring a common architecture for contactless m-payments, producing a joint paper called 'Mobile Contactless Payments Service Management Roles – Requirements and Specifications'.

Mobey Forum

Mobey Forum is the global leader in defining a prosperous mobile financial services ecosystem, committed to accelerating the mass-market deployment of user-friendly mobile financial services by promoting open and secure technology standards.

Established in 2000 as a bank-led not-for-profit association, Mobey Forum brings together financial institutions, mobile network operators, mobile handset manufacturers and payment processors and vendors, and enables extensive analysis sharing and cross-industry collaborations.

Driven by more than 50 member organisations that represent more than a quarter of banking customers globally, Mobey Forum is known as the key source of independent insight and industry guidelines within the mobile financial services sector.



General Information

Conference Evaluation:

Included in your documentation is an evaluation form. Both the organisers and the speakers would be grateful if you could complete this form as the conference proceeds. It is an essential source of information on how we can improve our product and an honest opinion is encouraged.

Presentations & Delegate List:

Copies of the presentations and a full delegate list will be available from the website www.bankingtech.com/mobilesummit. The password is Summit2011.

Lunch:

Lunch will be buffet style catering for all dietary requirements.

Registration Desk:

The staff at the registration desk are happy to deal with any

queries you may have. If we receive any messages for you, they will be announced at the break of each session and can be picked up from the desk.

Mobile Phones:

Please ensure your mobile phone is switched off at all times during presentations. They are extremely disruptive to speakers and can interfere with the audiovisual system.

Questions:

You are encouraged to ask questions. Please wait for a microphone to reach you and state your name and company before asking your question.

Badges:

For security reasons, please ensure that your badge is kept on at all times. We would be grateful if you could hand it in at the end of the conference.

Fire Procedure

Fire procedure for delegates at the *Mobile Technology in Financial Services Summit* on Wednesday 22nd June. Taking place at Haberdashers' Hall, 18 West Smithfield, London, EC1A 9HQ.

All delegates need to be aware of the fire procedure to be followed and the action to be taken if the alarm sounds. Each delegate is responsible for ensuring that they are fully aware of the fire procedure and the location of the fire exits. The fire alarm for the building is a continuous ring.

If you discover a fire, raise the alarm by operating the nearest Break Glass-Press Button call point or alerting a member of staff. If you are next to an internal phone dial extension 66 for fire, 72 for first aid, or 79 for security.

Should you hear the signal to evacuate, please leave immediately by the nearest exits. The assembly point is located at the ambulance station directly opposite the front entrance.

Do not stop to collect personal belongings and do not use the lifts.

When you reach the assembly point, remain there and await further instruction.

If you have any queries about the fire procedure consult a member of Informa UK Ltd staff.

In the case of any emergency situation you must follow instructions given by the venue staff.

Please make yourself known to a member of Informa UK Ltd staff should you require special assistance in any of the above circumstances.

For both safety and security purposes ensure that gangways and fire exits are kept unobstructed at all times and that personal items are kept with you.



The Face of mCommerce Re-mapped.

Commerce is transforming. Recently, Sybase 365 collaborated with partners and industry experts to study this transformation of commerce via the fourth screen... the mobile device. The result is a powerful series of strategies and lessons learned from mobile commerce deployments around the world. And it's all in one seminal and detailed report called the Mobile Commerce Guide 2011. Download the inaugural edition now from www.sybase.com/mcommerceguide and start mobilising the possibilities today.

Visit us at

The Mobile Technology in Financial Services Summit
Haberdshers Hall, London, June 22, 2011

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