



# 4TH EMA CONFERENCE

29 AND 30 NOVEMBER 2011 / CROWNE PLAZA BRUSSELS LE PALACE



**THE EVOLUTION OF E-MONEY  
AND PAYMENT INSTITUTIONS:  
NEW OPPORTUNITIES, NEW CHALLENGES**

**ELECTRONIC MONEY ASSOCIATION**

## The 4th EMA conference

**The Electronic Money Association invites you to its 4th EMA conference. The conference will focus on the evolution of e-money institutions and new opportunities that are arising as a result.**

### **What will this conference address?**

The conference will invite issuers and payment service providers to describe developments in e-money following its rapid evolution in recent years. The EU regulatory model will be compared with that of the US, Japan, Australia, and the recently adopted Russian legislation.

We will be addressing topics that are currently the focus of regulatory discussion, such as the review of AML legislation, the outsourced business model, the use of agents and distributors, as well as passporting.

The conference will bring together industry and regulators with an interest in e-money and innovative payments to discuss developments and shared challenges.

### **Who should attend?**

Business and regulatory professionals will benefit from the conference; in-house counsel and compliance directors will be able to discuss their concerns with regulators, and to share their experience with other industry participants.

All those involved in the operational side of the e-money and payments will therefore benefit, including their in-house/external advisors.

The conference has been organised to address e-money at an EEA level, and the Electronic Money Association has approached regulators and industry across the EEA for their input and participation.

If you are involved in e-money, prepaid cards, payments services or advise the industry, then this conference will be of great interest.



# PROGRAMME 4TH EMA CONFERENCE / DAY ONE

Time	Subject	Presentation	Speaker
8:30	Coffee and registration		
9:00	EMA chairman's introduction	Overview of the conference and welcome to attendees	Paul Townsend, chairman, Electronic Money Association

Time	Subject	Presentation	Speaker
<b>Theme: The global evolution of e-money</b>			
9:10	Keynote	Electronic money: a surrogate for notes and coins?	Thaer Sabri, chief executive, EMA
09:30	Speaker	Account-based products 10 years on	Alex Hoffmann, general manager, PayPal France
10:00	Speakers	Card-based products - the ongoing evolution	Tobias Schreyer, PPRO UK Limited, and Mike Smith, Raphaels Bank
10:45	Coffee break		
11:15	Speaker	Virulent voucher products	Michael Mueller, PaysafeCard
11:45	Speaker	Mobile payments, a channel or a product?	Ray Brash, Prepay Solutions
12:15	Speaker	Alternative payment products: role and realisation	Paul Townsend, Envoy Services
12:45 - 14:00	Lunch break restaurant		
14:00	Panel discussion	Where next for the global evolution?	Speakers from the morning session
15:00	Coffee break		

Time	Subject	Presentation	Speaker
<b>Theme: Global regulation of payments</b>			
15:30	Speaker	The Japanese regulatory regime's latest challenges	Dr Taiji Inui, NTT Data
16:00	Speaker	The Australian model: multiple regulators' synchronised approach	Dr Rhys Bollen, senior manager, Australian Securities & Investments Commission
16:30	Speaker	How have the US federal and state regimes been developing? What's in sight?	Javier Martell, general counsel, Boku Inc
17:00	Speaker	Turkish payments regulatory regime: what model?	Mehmet Yurtçiçek, Banking regulation and supervision agency of Turkey
17:30	Chair's closing summary	Drawing conclusions from day 1: outline of day 2	Thaer Sabri, chief executive, EMA
<b>17:45</b>	<b>End of conference day 1</b>		

# PROGRAMME 4TH EMA CONFERENCE / DAY TWO

Time	Subject	Presentation	Speaker
8:30	Coffee and registration		
9:00	Chair's introduction	An overview of the second day	Thaer Sabri, chief executive, EMA

Time	Subject	Presentation	Speaker
<b>Theme: Global regulation of payments cont.</b>			
9:05	Speaker	The Indian regime: the regulator's viewpoint	Shri G Padmanabhan, executive director, Reserve Bank of India
9:35	Speaker	The Russian regime: the final settlement	Jane Zavalishina, CEO, Yandex Money LLC
10:05	Panel discussion	What lessons in global regulation?	Speakers from the morning session and afternoon of day 1: - are there common elements? - where do they depart? - favoured regimes
10:35	Coffee break		

Time	Subject	Presentation	Speaker
<b>Theme: Where the EU stands: teething problems and critique</b>			
10:50	Speaker	Lessons and anecdotes from the implementation of the PSD	John Burns, FSA
11:20	Speaker	The objectives of 2EMD and their realisation	Philippe Pellé, deputy head of unit, financial services and consumer policy, European Commission
11:50	Speaker	Do customers benefit from extensive disclosure obligations?	Dr Rhys Bollen, senior manager, Australian Securities & Investments Commission
12:15	Panel discussion	Introduction by Thaer Sabri; current issues arising in the EU payments regime	Regulator and industry panel - passporting - agents and distributors - disclosure obligations
13:00 - 14:00	Lunch break restaurant		

Time	Subject	Presentation	Speaker
<b>Theme: Anti-money laundering and financial crime in the EU</b>			
14:00	Speaker	Overview of AML regime	Thaer Sabri, chief executive, EMA
14:05	Speaker	Simplified due diligence, basis, and implementation	Peter Howitt, general counsel, Transact Network Limited, Fabienne Weibel, PayPal, and Des Hellicar-Bowman, Vincento
14:35	Speaker	Review of third money laundering directive and FATF (financial action task force) recommendations	Tobias Mackie, policy officer, corporate governance and social responsibility, European Commission
15:00	Coffee break		
15:15	Speaker	The UK model and European cooperation	Carolyn Gardner, financial crime team, FSA
15:40	Interactive discussion	An end-to-end approach to AML: from monitoring to prosecution	Des Hellicar Bowman, Vincento Stan Rubin, Ukash Marcus Ford, Paysafecard Fabienne Weibel, PayPal Ben Steyn, Skrill (Moneybookers) John Plank, SOCA Marc Watkins, Voicecash
17:10	Chair's closing summary	Drawing conclusions from day 2	Thaer Sabri, chief executive, EMA
<b>17:15</b>	<b>End of 4th EMA conference</b>		

## The 4th EMA conference

### Conference

4th EMA conference on the evolution of e-money and payment institutions; new opportunities, new challenges.

### Date

Tuesday 29 November and Wednesday  
30 November 2011 (two Days)

### Fee

The conference fee is £ 600 + £ 120 VAT = £ 720 p.p. The fee includes two full conference days with all presentations, panel discussions, coffee breaks and two three-course lunches.

### Venue

Crowne Plaza Brussels Le Palace  
Rue Gineste 3, 1210 Brussels, Belgium  
Tel. +32 2203 6200 / [www.crowneplazabrussels.be](http://www.crowneplazabrussels.be)

### Accommodation

To reserve a room (€189 inc VAT, internet and breakfast, excl €5,97 city tax) at the Crowne Plaza Brussels please contact the hotel by calling +32 2 203 6200. Be sure to mention that you are a delegate at the 4th EMA conference.

### Directions

Visit [www.e-ma.org](http://www.e-ma.org) for directions to the conference venue.

### Substitutions and cancellations

Substitutions may be made at any time by sending a written notice to [conferences@e-ma.org](mailto:conferences@e-ma.org). All cancellations must be received in writing at least seven days prior to the event. All refunds are subject to a €150 administration fee. No refunds will be given later than seven days prior to the event.

### Disclaimer

We reserve the right to change or replace speakers without notice.

## Register now

### By internet

Please fill in the registration form online at [www.e-ma.org](http://www.e-ma.org)

### By fax

Fax your completed registration form to **+44 20 8390 7518**

### By e-mail

Scan your registration form and send it to [conferences@e-ma.org](mailto:conferences@e-ma.org)

Shortly after (receipt of the) registration you will receive a confirmation email and payment instructions. Full payment must be received prior to the event.

### For further information or queries

Electronic Money Association

#### Brigitte van der Knaap-Wakker

conference manager  
+31 1 7429 5302

#### Thaer Sabri

chief executive  
+44 20 8399 2066

#### Jane Barrett-Danes

general information and registration  
+44 20 3372 9055

#### Iryna Isayeva

accounts and payments  
+44 20 3372 9044

Fax +44 20 8390 7518

e-mail: [conferences@e-ma.org](mailto:conferences@e-ma.org)

visit [www.e-ma.org](http://www.e-ma.org) to register online

**4TH EMA CONFERENCE ON**  
**The evolution of e-money and payment institutions; new opportunities, new challenges**  
**29 - 30 NOVEMBER 2011 / CROWNE PLAZA BRUSSELS LE PALACE**

**Attendee details** (Fields marked with \* are required)

Title:

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Full name\*:

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Institution / company:

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Role:

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Full address\*:

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Telephone number\*:

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Mobile number:

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Email\*:

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**Payment**

(Pounds) £ 600 + £ 120 VAT = **£ 720 per person**

**Payment method\***

Paypal  Visa  Mastercard  Maestro  Solo  Bank transfer

Shortly after receipt of the registration form you will receive a confirmation e-mail and payment instructions. If you have any payment questions please contact Iryna Isayeva at +44 20 3372 9044.

**Special requirements**

If you have any special requirements (e.g. dietary, access), please complete this section:

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**Conditions**

The conference registration fee includes two full conference days with two three-course lunches, refreshments and conference information. Full payment must be received prior to the event. Attendees may be refused admission if payment has not been received. The information you supply will be treated in confidence and the EMA will not disclose it to any unauthorised 3rd parties. Information will be used solely in connection with organising and promoting EMA conferences.

**You can fax the registration form to +44 20 8390 7518**  
**or you can e-mail it to [conferences@e-ma.org](mailto:conferences@e-ma.org)**  
**or you can register online at [www.e-ma.org](http://www.e-ma.org)**