# Payment System Forum and Exhibition 2014 Sasana Kijang, Kuala Lumpur 27 November 2014

**THEME: Payment Cards Acceptance** 

## Objectives:

- To promote the acceptance of payment cards, in particular the domestic debit and contactless payment cards; and
- To build public awareness and confidence on the use of payment cards.

| 8.00 a.m.  | Registration and welcome refreshments   |
|------------|---|
| 9.00 a.m.  | Keynote address by Dato' Muhammad Ibrahim, Deputy Governor, Bank<br>Negara Malaysia   |
| 9.20 a.m.  | Presentation 1: Payment Card Reform Measures  |
|            | Speaker: Mr. Tan Nyat Chuan, Director, Payment Systems Policy Department, BNM   |
|            | <ul> <li>The payment cards landscape in Malaysia and the increasing popularity in the use of debit card</li> <li>Payment card reform framework undertaken by BNM: The objectives and impact to consumers and merchants</li> </ul>                             |
|            | Presentation 2: Payment Cards in Malaysia: Plastic is the Way to Pay  |
|            | Speaker: Mr. Perry Ong, Chairman, National Card Group   |
|            | <ul> <li>The benefits to consumers and merchants</li> <li>The banks' efforts/contribution towards promoting and increasing the payment card acceptance and usage</li> </ul>   |
|            | [Objective of this session: To build awareness on the various types of payment cards in Malaysia and that debit card is a cost-effective payment instrument. Merchants will be aware of the different cost (MDR) incurred in accepting credit and debit card] |
| 10.20 a.m. | Refreshments and visit to exhibition booths (Venue: Conference Hall 2, Lower Ground Floor)  |
| 11.00 a.m. | Panel discussion  |
|            | Part 1: Merchants as the Driving Force of Payment Card Acceptance   |
|            | Moderator: Mr. Greg Pote, Chairman, Asia Pacific Smart Card Association (APSCA)  Speaker 1: Ms. Cris Topfner-Rigby, Payment Services DM Coles   |
|            | Speaker 2: Mr Poh Ying Lai, CFO of AEON on merchant acceptance and  |

paywave

- The business case for card acceptance
- Issues and challenges facing merchants in Malaysia on card acceptance
- Showcase of success story on card acceptance by Coles, Australia and AEON, Malaysia

[Objective of session: To discuss the business case for card acceptance and address the challenges facing Malaysia's merchant on payment card acceptance]

Part 2: Penetration of card acceptance into low tier/small merchants

Moderator: Mr. Greg Pote, Chairman, Asia Pacific Smart Card Association (APSCA)

Speaker 1: A speaker a bank (to be determined by NCG)

Speaker 2: Third party acquirers - GHL

#### Areas to be covered:

- The challenges facing banks in acquiring low tier/small merchants
- The solutions available to them
- Country experience

[Objective of this session: To discuss to possibility of penetrating into low tier and small merchants in Malaysia and challenges facing the acquirer]

### 12.00 p.m. Presentation: Card Fraud and Security

Speaker 1: Mr Anoop Singh, Maybank

Speaker 2: Melvin Chew, Vice President, Customer Security & Risk Services, Franchise Integrity, Law & Franchise Integrity,

MasterCard

- Fraud trends in Malaysia: Fraud by type of cards, CNP, CP etc. and strategies undertaken by the banking industry in combating fraud
- The evolution of security features in Malaysia and initiatives undertaken in promotion awareness on safe practices
  - Implementation of PIN and Signature
  - Security on POS and e-commerce
  - Migration of domestic debit to EMV
- Innovations in fraud and data security, particularly for card-not-present transactions

[Objective of this session: To build merchant confidence and awareness on the security feature in place for card acceptance]

**1.00 p.m.** Lunch and visit to exhibition booth

2.15 p.m. Panel Discussion: The Future of Domestic Payment Cards

Moderator: Mr. Greg Pote, Chairman, Asia Pacific Smart Card

Association (APSCA)

Speaker 1: Mr. Peter Schiesser, Managing Director, Malaysia Electronic

Clearing Corporation Sdn. Bhd.

Speaker 2: Mr. Bruce Mansfield, Managing Director, EFTPOS Payments

Australia Ltd.

Domestic debit card network: The keys to success and the challenges

- The growth of domestic payment network in Asia
- The value proposition to merchants, consumer and banks
- Sharing of the success story of domestic debit card schemes

[Objective of this session: To build awareness on the advantages in accepting domestic debit to the merchants and that domestic debit is the cheapest payment instrument]

### 3.15 p.m. Refreshments and visit to exhibition booths

## 4.15 p.m. Presentation: Evolution of Payment Cards in Malaysia

Part 1: Contactless – the next phase of card payments in Malaysia

Speaker: Peter Manners, Regional Head of Contactless Visa Worldwide

- The development of contactless payments and the success stories in other countries (with lower cash payments)
- Why contactless? The benefits of contactless to merchants and consumers
- The banks' role in promoting contactless acceptance

Part 2: MPOS – An introduction to Malaysian merchants

#### Speaker: A speaker from MasterCard

- The growth of MPOS deployment, particularly in Asia
- How can MPOS simplify transactions?
- The advantages of MPOS compared to traditional POS terminals

[Objective: To share with audience the next phase of payment card development that Malaysia is heading to]

# 5.15 p.m. End of Programme