

Electronic Banking & Payment Systems

Setting the stage for future development in electronic banking – the wave of the future

The Royal Orchid Sheraton Hotel,
Bangkok

7th & 8th August 2006

"Once a new technology rolls over you, if you're not part of the steamroller, you're part of the road."

Stewart Brand

Featuring case study presentations and highly practical thought provoking workshop and panel discussion from the market leaders and best practices which allows you to successfully develop and implement reliable electronic banking payment systems in order to equip your organisation in welcoming the wave of the future in banking industry - electronic banking.



Featuring international and local case studies presentations from:

Ravishankar Country Head - Direct Banking
Yes Bank Ltd (India)

Winner of:

- *Best Innovation in IT deployment in Emerging Organisation, Nasscom India*
- *Nominee of Bank of the Year 2006, Financial Times Sustainable Banking Awards*

Sayan Pariwat Senior Director of Payment Systems
Department
Bank of Thailand (Thailand)

Liew Choon Ching Former CIO
Bumiputra Commerce Bank (Malaysia)

Peter David Managing Director
Aroma Consulting Co.

Chris Watson Senior Manager – Technology & Business
Risk Management
Lancers Network Limited

Benedict Ang Strategic Analyst
Navigis Sdn Bhd (Malaysia)

Plus a full-day workshop on Day 2, 8th August 2006 entitled : " Building Customer Confidence in the E-Banking World "

Boris Choo IT Consultant
KBJ Technology

Samson Yeow Lecturer
Singapore Polytechnic
Authors of a chapter-in-book, *"Managing E-business, Singapore"* by CCH publisher

Attend this premier event to gain crucial insights into:

- Understanding the major challenges and opportunities in electronic banking & payment systems for Asian bankers
- Leveraging technology to effectively help manage & deliver in a highly complex environment and transform your organisation into a world-class player
- Building customer confidence in your organisation's internet payment security system
- Setting the stage for state-of-the-art e-payment systems presentations
- Allowing players to exchange views on existing trends and future developments
- Effectively promoting the usage of electronic banking among your customers
- Identify key trends that will define decisions on technology and operations in financial institutions
- Effective usage of IT to enhance profitability, refine channel strategies, control risks & efficiency, reform payment systems, deliver customer satisfaction, retain customers and acquire new ones

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Monday 7th August 2006

- 0830 Registration and coffee**
- 0915 Welcoming remarks from the Chairperson**
Ravishankar, Country Head - Direct Banking
Yes Bank Ltd, India
- 0930 Session One – Case Study**
e-Payment in Asia: The way forward
According to Boston Consulting Group (BCG), the payments business is core to bank's profitability, generating up to 35% of their revenues and up to 40% of their costs. If managed through a clear, coherent strategy, payments can be a real source of competitive advantage and consistent profitability.
- Gaining insights into the Asian payments landscape, present and future
 - Identifying the regulatory challenges in electronic payments
 - Examining the key challenges of e-payment in a country that still relies heavily on cash and cheques transaction
 - Determining the major growth areas and the forces behind e-payment implementation in the region
 - Economics of current payment systems - increasing the revenue potential of payments
 - Effectively meeting the ever-expanding customer needs
- Sayan Pariwat** Senior Director of Payment Systems Department
Bank of Thailand (Thailand)
- 1015 Session Two – Panel Discussion**
Preparing your organisation for the next big thing: Mobile banking
- What's next with mobile banking?
 - Examining the impact it can and can't bring to your organization
 - Discuss the critical success factor of mobile banking in the retail banking sector
 - Assessing the security issues of mobile payments faced by banks
 - Successfully integrating mobile banking into the your organisation's existing multi channel strategy
 - Investigating the needs for a standard jointly developed by mobile operators and financial institution
- Panelists:
Sayan Pariwat Senior Director of Payment Systems Department
Bank of Thailand
Ravishankar Country Head of Direct Banking
Yes Bank
Peter David Managing Director
Aroma Consulting Co.
- 1100 Morning refreshments and networking break**
- 1130 Session Three – International case Study**
Lesson learnt along the journey of Internet banking implementation"
- Challenges and opportunities arise along the path
 - What are the dos and don'ts learnt?
 - Identifying possible unforeseen circumstances and trouble shooting
 - Examining the outcome of the battle in the cyber world
- Liew Choon Ching** Former CIO
Bumiputra Commerce Bank (Malaysia)
- 1215 Session Four – International Case Study**
Successfully establish retail and corporate Internet banking in this ever-changing business environment
- Knowing who your customers are in order to target the right market with right product and right service
 - Gaining insights into products and banking services which are suitable to be performed online
 - Assessing the options that are available to banks
 - Building customer's confidence in payment systems in promoting acceptance level among Internet banking users
 - Establishing reliable consumers protection system to facilitate internet banking, e.g. person to person (P2P) transaction, B2C and B2B
 - Leveraging the best practices in retail internet banking
- Ravishankar** Country Head of Direct Banking
Yes Bank (India)
- 1300 Networking Luncheon**
- 1430 Session Five – Expert Advice**
Evaluating KPI for Internet Banking
- Analysing the factors necessary for successful internet banking
 - What are the KPIs to measure?
 - Assessing ways to improve KPIs
 - Criteria to assess when evaluating your company's website
- Peter David** Managing Director
Aroma Consulting Co. (Malaysia)
- 1515 Session Six – International Case Study**
Security design & response
- Profiling the threats to ecommerce
 - Risk assessment of ecommerce platform
 - Security considerations for application design
 - Mitigating the risks
 - The investigation response
- Chris Watson** Senior Manager – Technology & Business Risk Management
Lancers Network Limited (India)
- 1600 Afternoon refreshments and networking break**
- 1630 Session Six – International Case Study**
Strategic Approach in Internet Banking Services (customer-centric)
- Internet technology provides better opportunities in banking services
 - Customers experience is still the key
 - KPIs help to ensure constant alignment to focused strategy
 - Challenges to avoid
 - Case study- ROI enhancement through electronic invoice delivery and payment
- Benedict Ang** Strategic Analyst
Navigis Sdn Bhd (Malaysia)
- 1630 Closing remarks by the Chair and end of Day One**

Who should attend

CEO, CFO, CIO, CTO, Director, Senior VP, VP, Head of, Managers of:

- eBanking unit
- eBusiness Unit
- Retail payment systems
- Marketing Department
- Business Development
- Operations & IT department
- Secondary market
- e-Banking solution providers
- Financial analysts
- Payment systems department
- Business Cash Management
- Retail e-banking
- Retail banking units
- Corporate e-banking
- e-Payment solution providers
- Consulting firms

I would like to thank everyone who has helped with the research and organisation of this event, particularly the speakers and their staff for their support and commitment.

Elly B, Conference Producer

Workshop: Building Customer Confidence in the E-Banking World

As the digital age continues to evolve, maintaining strong security at your financial institution has become more challenging and more important than ever. Your customers are demanding new services and greater access to their accounts through the Internet and wireless technologies. This workshop can help you tackle these challenges and position your organization in the heart of the digital age.

This course is designed and developed with following objectives

- Briefing about security issues and concerns
- Understanding security requirements
- Gaining knowledge of assessment and audit methods
- Performing large scale network assessments
- Footprinting, enumerating and attacking systems
- Vulnerability and exploit understanding
- Database hacking
- Application level security issues
- Countermeasures

Session One: Devious Imagination of Internet Fraudsters

- Security industry landscape and trends
- Security posture and evolutions
- Corporate security objectives
- Popular attack points and severities
- Responding to security incidents
- Obtaining electronic evidence
- Prosecuting theft of information
- New breed of cybercrime

Session Two: "Phishing" and "Pharming" Expeditions

- Fraudulent web-sites and incidents
- Phishing and Pharming activities
- Technology for authentication
- Layered approach for authentication
- Two-factor authentication
- Multifactor log-on authentication scheme
- One time password
- Authentication technology and E-banking security strategy
- Lessons learnt from the attacks

Session Three: Unbreakable SSL Encryption

- Secure Socket Layer (SSL)
- The unbreakable encryption
- Breaking one-way hash algorithms
- E-commerce in crisis: When SSL isn't safe
- SSL-evading Trojan
- Case Study

Session Four: Electronic Crime Gone Mobile

Potential of Mobile-Commerce - new servers to end-users

- Is M-Commerce Safe?
- Handheld devices
- Mobile devices as an authentication token
- Convergence of contactless payment and mobile devices
- Mobile internet banking services
- Using SMS/MMS services
- Internet and micro payments in the mobile channel
- Trusted Computing platforms
- Case study

About your workshop trainers

Boris Choo has more than 15 years of experience in the Information Technology industry specializing in software process engineering, data communication, networking and IT security. His vast experiences span across different industry segments and these companies included local and foreign banks, local corporation and quasi-governmental departments. He held several managerial posts while working with Citibank, N.A., Monetary Authority of Singapore (MAS), Starhub Internet, National University of Singapore (NUS) and his last appointment was the General Manager (IT Dept) of one of the Cambodia's leading bank, Cambodia Mekong bank. He is currently a free-lance Consultant and Technical Trainer in the Information Security Domain and is affiliated with the Singapore Institute of Management University (SIM University) as an associate consultant.

Boris holds a Bachelor of Applied Science degree with Distinction from the Queensland University of Technology (Australia), a Masters degree (Communications Software Management) from the University of Essex (UK) and a Post-Graduate Diploma (Communications Software) from the Information Communication Institute of Singapore. In addition, he is a Certified Information Systems Auditor (CISA) and a member of Singapore Computer Society (MSCS).

Boris is a person who constantly pursues his interest and challenges himself. His research interests include Configuration Management (CM), Quality Assurance (QA) and Business Continuity Planning (BCP). Together with Samson and another author, they co-authored a chapter-in-book, "Managing E-business, Singapore" with CCH publisher.

Samson Yeow is a lecturer with Singapore Polytechnic (SP), School of Media and Info-Communications Technology. He has more than 13 years of experience in projects involving technology architecture, as well as computer networking and security for local and foreign banks, MNCs and quasi-governmental departments. As an academic staff at SP, he teaches modules related to information security domain such as Applied Cryptography, Computer Forensics, and Network Security. Prior to his current appointment, he worked with the Singapore Management University (SMU) as an Instructional Staff.

Samson holds a Bachelor of Science degree (Honours, Business Information Technology) from the University of Central Lancashire (UK), a Masters degree (Communications Software Management) from the University of Essex (UK), and a Post-Graduate Diploma (Communications Software) from the Nanyang Technological University, Singapore.

He also holds a number of professional certifications. He is a Certified Fraud Examiner (CFE), a Certified Information Systems Auditor (CISA), a Certified Information Security Manager (CISM), a Certified Information Systems Security Professional (CISSP) and a Microsoft Certified Trainer (MCT).

Samson's research interests include data communications & network protocols, systems intrusion & misuse detection, systems integrity management, and computer forensics analysis.

Programme Schedule

08:30	Registration and Coffee
09:00	Morning Session Begins
10:00 - 10: 20	Refreshments & Networking Break
12:00	Networking Luncheon
13:30	Afternoon Session Begins
15:30 - 15: 50	Refreshments & Networking Break
17:00	Course Ends

Why you cannot miss this event

The dramatic rise in e-commerce has provided the impetus and synergies for increased online transactions. The demographics, which shift toward a young-adult group that came of age in the high-tech 1990s, have resulted the average household more comfortable with electronic payments of all kind.

According to survey done by University of Tartu, Estonia, an estimated cost providing the routine business of a full service branch in the US is \$1.07 per transaction, as compared to 54 cents for telephone banking, 27 cents for ATM banking and 1.5cents for Internet banking. E banking provides potential cost-savings and efficiency gains for businesses as it reduces the importance of having visible and physical infrastructure geographic limitations, distance and different operating hours, have no longer become obstacles in operating businesses

marcus evans's e-banking and e-payment conference for the first time ever in Asia focuses on e-banking and e-payment success and how to prepare for it now and beyond. The hot spots on the e-Banking & e-Payment landscape such as Internet banking, mobile banking, security system, cross border payment are among the key anchors of banking and e-banking, which will be discussed in depth at the forum. The objective of the forum is to help delegates become more successful, today and beyond, by using the unique power of perspective found in e banking.