

17th annual

**CARDS &**

# **PAYMENTS**

**31 May – 1 June 2016**

Dubai International Convention  
and Exhibition Centre, Dubai,  
UAE

Middle East 2016

#paymentsme



## **TRANSFORMING TRANSACTIONS**

INNOVATION  
DISRUPTION  
OPPORTUNITY

**10,000** attendees | **300** exhibitors | **75** countries | **200** speakers | **27,000** sqm expo

Organised by

**terrapinn**  
use your brain

BOOK NOW FOR  
EARLY BIRD RATES  
[www.terrapinn.com/cardsme2016](http://www.terrapinn.com/cardsme2016)

“

I'm blown away by the number of people, 10,000 people and nearly 300 companies exhibiting here - what an event!

”

Osama Bedier, Founder and CEO, Poynt



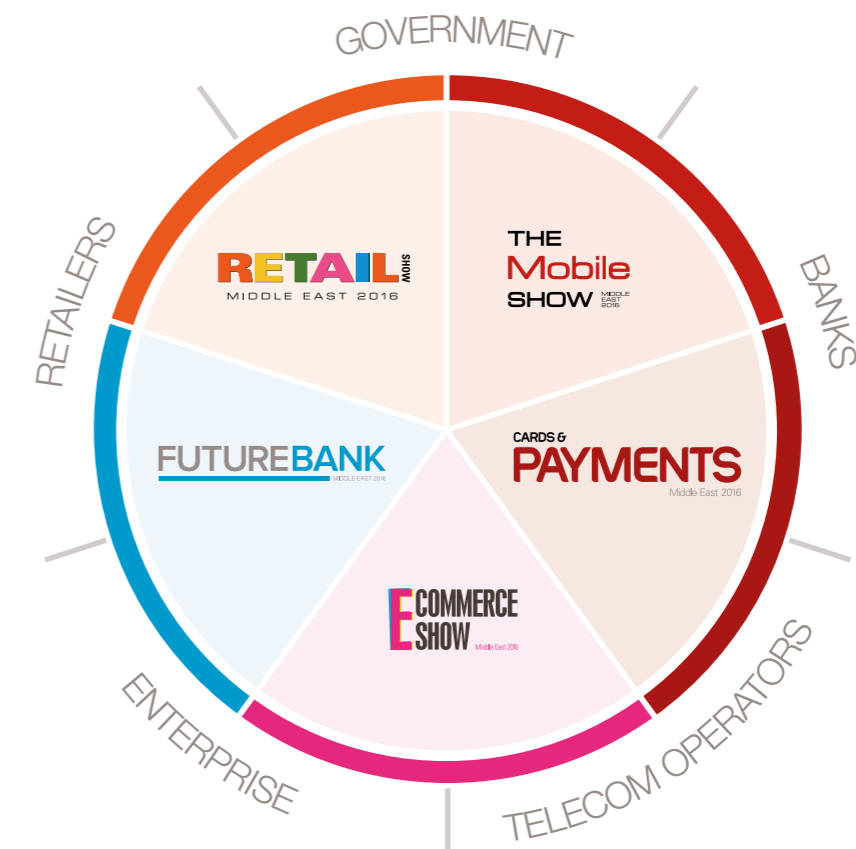
# OUR STORY

Cards & Payments Middle East is the region's number one conference and exhibition. For the past 16 years it has grown to deliver the biggest scale, best audience and most engaging event. Cards & Payments is an experience. It's fun. It's memorable and it's our goal to make it the most valuable few days of the year.

Commerce is constantly evolving and technology continues to transform the way consumers, businesses, citizens and governments connect, shop, buy and transact.

Future purchases will be dominated by connected devices that will provide seamless transactions whilst generating exponential amounts of data. Smart devices will anticipate customer's needs and save them time by purchasing products for them.

We bring the entire ecosystem together with five leading events together under one roof. Send your entire team to the region's largest commerce and payments event to prepare your business for this digital revolution.



GROUP BOOKING RATES FROM \$1,215 PER PERSON  
[www.terrapinn.com/cardsme2016](http://www.terrapinn.com/cardsme2016)



# THE CONFERENCE

## ■ TRANSFORMING TRANSACTIONS

Now in its 17th year, Cards & Payments Middle East is where smart card, payments and identification experts from all Arab states, The Indian Subcontinent, Central Asia and across the globe meet.

Over the last 16 years we have seen countless C level executives from all around the world joining us at an event packed with inspiration, ideas and networking at the very highest level.

We sit on the brink of a new dawn in payments. Now, more than ever, disruptive forces are reshaping the competitive landscape.

Cards & Payments Middle East brings together the biggest global innovators, trailblazers and gurus that have exploded onto the payments landscape in recent years to inspire you.

With 10,000+ attendees, including more than 1,000 CxOs, from 1,200 companies and 75 countries, Cards & Payments Middle East is critical to realising the disruptive ways in which consumers and businesses manage, spend and borrow money.

## ■ TOPICS COVERED INCLUDE

**Commerce disruption** **Predictive analytics** **Contactless** **Tokenization** **Cryptocurrencies** **Authentication** **Blockchain** **Contextual customer journey** **Biometrics** **M2M payments** **Fintech** **Remittances P2P** **Invisible payments** **BLE** **Wearables** **Social payments** **Financial inclusion**

“
























































































































































































If you want to play in this region, you have to be at this event

”

Spire Payments

EARLY BIRD TICKETS AVAILABLE NOW  
PLUS MASSIVE SAVINGS FOR GROUPS [www.terrapinn.com/cardsme2016](http://www.terrapinn.com/cardsme2016)

# FIRST 100 SPEAKERS ANNOUNCED

 	<b>John Biggs</b> , East Coast Editor, <b>TechCrunch</b> CEO <b>Freemit</b> USA	 	<b>Miguel Angel García de la Vega</b> Innovation – Bank of Future <b>Santander Group</b> Spain	 	<b>Milan Gauder</b> Head of Global Solutions and Products Middle East and Africa, <b>MasterCard</b> UAE	 	<b>David Rose</b> award-winning entrepreneur, author of 'Enchanted Objects: Design, Human Desire and the Internet of Things' and instructor <b>MIT</b> USA	 	<b>Dr Bernd van Linder</b> Managing Director <b>Saudi Hollandi Bank</b> Saudi Arabia	 	<b>Michael Rolph</b> CEO <b>Yoyo Wallet</b> UK	 	<b>Saeid Hejazi</b> CEO & Founder <b>Wally.me</b> UAE	 	<b>Abdulrahman Alonaizan</b> CIO <b>Arab National Bank</b> Saudi Arabia	 	<b>Ali Alomran</b> DGM, Technology Services <b>Arab National Bank</b> Saudi Arabia	 	<b>Dr. Haroun Dharsey</b> SVP Head of Technology & Projects <b>Dubai Islamic Bank</b> UAE				
 	<b>Aly Mustansir</b> Chief Marketing Officer <b>Bank Alfalah</b> Pakistan	 	<b>Brian McBride</b> Chairman <b>ASOS</b> ex CEO <b>Amazon.co.uk</b> UK	 	<b>Janti Abdallah</b> , General Manager, <b>STS PayOne</b> Jordan	 	<b>Sabahattin Can Bukulmez</b> Regional Product Manager <b>Verifone</b> Turkey	 	<b>Sergey Butyrsky</b> Senior Consultant, Banking Technologies <b>BPC Banking Technologies</b> Russia	 	<b>François Chaffard</b> Director Banking Solutions & Services <b>Gemalto</b> UAE	 	<b>Malek Mroueh</b> Co-Chairman, <b>Prepaid International Forum (PIF) Middle East</b> UAE	 	<b>Mohammad Sajjad</b> Ecommerce Director <b>eXtra</b> Saudi Arabia	 	<b>Narendra Kumar</b> Creative Director <b>Amazon India</b> & Founder <b>Narendra Kumar</b> India	 	<b>Amer Shriedi</b> Managing Director <b>Halalat</b> Saudi Arabia	 	<b>Mona Ataya</b> CEO & Founder <b>Mumzworld</b> UAE	 	<b>Alex Golshan</b> VP Global eCommerce & Omnichannel <b>BCBG Max Azria Group</b> USA
 	<b>Alpesh Doshi</b> Founder <b>Fintricity</b> UK	 	<b>Sergey Yusupov</b> Co-Founder <b>umbrella</b> UAE	 	<b>Austin Alexander</b> Head of Business Development <b>Kraken</b> USA	 	<b>Ola Doudin</b> CEO & Founder <b>Bit oasis</b> UAE	 	<b>Paul Boots</b> COO <b>Beehive</b> UAE	 	<b>Devadas Krishnadas</b> CEO, <b>Future-Moves Group</b> author, "Sensing Singapore" former Deputy Director, <b>Ministry of Finance</b> Singapore	 	<b>Alan Dempsey</b> CFO <b>MarkaVIP</b> UAE	 	<b>Andrea Casalini</b> CEO <b>Eataly Net</b> Italy	 	<b>Rabea Ataya</b> CEO <b>Bayt.com</b> UAE	 	<b>Dr. Mohammad Shoaib Hai</b> Director of Supply Chain & Logistics <b>Majid Al Futtaim Fashion</b> UAE	 	<b>Shailen Shukla</b> Head of Logistics Division <b>Jumbo Electronics</b> UAE	 	<b>Balvinder Singh</b> Head of Ecommerce <b>Apparel Group</b> UAE
 	<b>Linnar Viik</b> former ICT advisor, <b>Prime Minister of Estonia</b> , Governing Member, <b>European Institute of Innovation and Technology</b> , Advising Member, <b>Nordic Investment Bank</b> Estonia	 	<b>Prof. Jonas Hedman</b> Associate Professor, <b>Copenhagen Business School</b> Expert on Cashless Society and Future Payments Denmark	 	<b>Faiq Sadiq</b> Group Head of Payment Services <b>Habib Bank Limited</b> Pakistan	 	<b>Brad van Leeuwen</b> Chief Partnerships Officer <b>dopay</b> UK	 	<b>Dr. Hasan Alkhatib</b> CTO <b>International Smart Card</b> Iraq	 	<b>Sucharita Mulpuru</b> Vice President, principal analyst, <b>Forrester Research</b> author, 'The State of Retailing Online' USA	 	<b>H.E. Mohammed Abdul Rahim Al Fahim</b> CEO <b>Paris Gallery Group</b> UAE	 	<b>Mark Pilkington</b> Chief Executive Officer <b>Kamal Osman Jamjoom Group</b> UAE	 	<b>Nisreen Shocair</b> President Middle East & North Africa <b>Virgin Megastore</b> UAE	 	<b>Mark Anthony Lack</b> CEO <b>Fucom Group (Geant)</b> UAE	 	<b>Parerna Bahl</b> Head of Buying and Merchandising <b>Al Futtaim Group</b> UAE	 	<b>Mohamad Jaber</b> CMO <b>Paris Gallery Group</b> UAE
 	<b>Mark van Rijmenam</b> Best-Selling Author, ' <b>Think Bigger - Developing a Successful Big Data Strategy for Your Business</b> ' and ' <b>top global Big Data influencer</b> ' Netherlands	 	<b>Erik Mierhoff</b> CSO <b>Rakuten</b> Germany	 	<b>Karl Magnus Olsson</b> MD & Founder <b>Careem</b> UAE	 	<b>Alix Murphy</b> Senior Mobile Analyst <b>WorldRemit</b> UK	 	<b>Zaf Kazmi</b> Head of Mobile Strategies <b>Erste Bank</b> Austria	 	<b>Ambareen Musa</b> CEO <b>Souqalmal</b> UAE	 	<b>Usama Qasem</b> Digital Marketing <b>IKEA Middle East</b> UAE	 	<b>Mohammad Alawi</b> CEO <b>Red Sea Markets Co.</b> Saudi Arabia	 	<b>Nicolas Raffin</b> Head of Strategic Marketing & Innovation <b>Oberthur Technologies</b> France	 	<b>Craig Lee</b> Former Group Head Customer Experience & Brand <b>Emirates Airline</b> UAE	 	<b>Hani Saif</b> CIO <b>eXtra</b> Saudi Arabia	 	<b>Sumit Bathla</b> General Manager IT <b>Al Futtaim Group</b> UAE
 	<b>Moussa Beidas</b> Co-Founder and CEO <b>Bridg</b> UAE	 	<b>David Mountain</b> Chief Commercial Officer <b>Network International</b> UAE	 	<b>Samer Soliman</b> EVP-Product & Innovation <b>Network International</b> UAE	 	<b>Christopher Dessi</b> CEO <b>Silverback Social</b> , Best-selling author, ' <b>Your World is Exploding: How Social Media is Changing Everything</b> ' USA	 	<b>Waqas Mirza</b> Chief Marketing Officer and Managing Director <b>Avanza Solutions</b> UAE	 	<b>Bhairav Trivedi</b> CEO <b>Network International</b> UAE	 	<b>Feras Abras</b> Chief Operation Officer <b>emaratech</b> UAE	 	<b>Zaher Farra</b> Co-founder <b>Trolley.ae</b> UAE	 	<b>Abdeslam Alaoui</b> Managing Director <b>HPS</b> Morocco	 	<b>Prakash Menon</b> Retail Supply Chain Expert UAE	 	<b>Sebastien Slim</b> Head of Marketing <b>HPS</b> UAE	 	<b>Chris Zaske</b> Global Vice President, Strategic Operations <b>Verint Systems</b> USA
 	<b>Minakshi Srivastava</b> Vice President <b>Bank of America</b> USA	 	<b>Michael Dooijes</b> Global Head of Innovation <b>Rabobank</b> Netherlands	 	<b>Serge Elkner</b> CEO & Founder <b>YellowPepper</b> USA	 	<b>Nigel Dean</b> Global Marketing Director <b>Spire Payments</b> UK	 	<b>Suvo Sarkar</b> SVP & Group Head – Retail Banking & Wealth Management <b>Emirates NBD</b> UAE	 	<b>Suvrat Saigal</b> Managing Director and Head of Global Retail <b>NBAD</b> UAE	 	<b>Robert Courtneidge</b> Global Head of Cards and Payments <b>Locke Lord</b> USA	 	<b>Mohammad Al Madani</b> Chairman and CEO <b>Al Madani Group</b> UAE	 	<b>Amin Nasser</b> CEO <b>Gulf Marketing Group</b> UAE	 	<b>Ananth Narayanan</b> CEO <b>Myntra</b> India	 	<b>Azzam Jarad</b> Co-Founder & CTO/COO <b>Wysada</b> Jordan	 	<b>Jane Drury</b> CEO <b>Middle East Digital Group (Cobone.com &amp; ExpatWoman.com)</b> UAE
 	<b>Nathan Mazri</b> Vice-President of Marketing and Branding <b>Mr Sub, Jugo Juice, and Van Houtte Café</b> UAE	 	<b>Jin Zwicky</b> VP Experience and Design <b>OCBC Bank</b> Singapore	 	<b>Asil Okan</b> Director of Direct Banking <b>Odeabank</b> Turkey	 	<b>Tim Phipps</b> Vice President Product Marketing <b>HID Global</b> UK	 	<b>Fraz Chishti</b> Chief Innovation Officer <b>Noor Bank</b> UAE	 	<b>Aref Al-Ramli</b> VP, Head of Electronic Banking & Innovation <b>Mashreq</b> UAE	 	<b>Joseph Yuen</b> Chairman <b>Hong Kong Federation of Ecommerce</b> Hong Kong	 	<b>Sarah Jones</b> Founder and CEO <b>Mini Exchange</b> UAE	 	<b>Eddy Farhat</b> Principal Analyst, Retail & eCommerce, MENA <b>Google</b> UAE	 	<b>Anita Baker</b> , Director MENA <b>Lush</b> UAE	<b>MASSIVE SAVINGS FOR GROUP BOOKINGS See the registration page for details</b>			

# AGENDA AT A GLANCE

5 SHOWS, 7 WORKSHOPS, 200 SPEAKERS, 60+ ROUNDTABLES

ALL IN 4 DAYS

## WORKSHOPS & SUMMITS - MONDAY, 30 MAY 2016

Delivery and Fulfilment Summit

Omnichannel workshop

Internet of Things workshop

Digital Banking workshop

Ecommerce 101 workshop

## DAY ONE - TUESDAY, 31 MAY 2016

Official Exhibition opening

CARDS &  
**PAYMENTS**  
Middle East 2016

**FUTUREBANK**  
MIDDLE EAST 2016

**E-COMMERCE**  
**SHOW**  
Middle East 2016

**RETAIL**  
MIDDLE EAST 2016

**THE**  
**Mobile**  
**SHOW**  
MIDDLE EAST 2016

**OPENING KEYNOTE**  
The Commerce of things

**OPENING KEYNOTE**  
The rise of omnicommerce

**OPENING KEYNOTE**  
The future of the workplace

Exhibition Visit, Networking & Refreshments

ACCELERATING PAYMENTS WITHIN COMMERCE

DESIGN AND  
TOUCHPOINTS

ACQUISITION AND THE  
CUSTOMER JOURNEY

ANALYTICS AND DATA

MULTICHANNEL RETAILING

MERCHANDISING

TOOLS & TECHNOLOGIES

### ROUNDTABLE DISCUSSION SESSION

Now's your chance to get really interactive! Simply pick one of our roundtable topics and join the debate. Numbers will be limited at each table, to ensure everybody gets their chance to participate in the discussion.

Networking Lunch & Exhibition Visit

ANALYTICS AND SECURITY

BLOCKCHAIN

MOBILE PAYMENTS AND WALLETS

REIMAGINING PRODUCT

CONTENT AND DIGITAL  
MARKETING

SIMPLE PAYMENTS

BLEEDING EDGE TECHNOLOGY

MAIL OF THE FUTURE

SOCIAL AND MOBILE

THE MOBILE CLOUD

### ROUNDTABLE DISCUSSION SESSION

Now's your chance to get really interactive! Simply pick one of our roundtable topics and join the debate. Numbers will be limited at each table, to ensure everybody gets their chance to participate in the discussion.

Exhibition Visit, Networking, Refreshments

**OPENING KEYNOTE**  
Design, innovate, connect

**OPENING KEYNOTE**  
Social and mobile

Networking Drinks Reception

Smart Card & Payments Awards and Gala Dinner

## DAY TWO - WEDNESDAY, 1 JUNE 2016

CARDS &  
**PAYMENTS**  
Middle East 2016

**FUTUREBANK**  
MIDDLE EAST 2016

**E-COMMERCE**  
**SHOW**  
Middle East 2016

**RETAIL**  
MIDDLE EAST 2016

**THE**  
**Mobile**  
**SHOW**  
MIDDLE EAST 2016

**OPENING KEYNOTE**  
The ultra-connected and socially savvy customer

**OPENING KEYNOTE**  
The ultra-connected and socially savvy customer

**OPENING KEYNOTE**  
The ultra-connected and socially savvy customer

**OPENING KEYNOTE**  
Securing your enterprise

Exhibition Visit, Networking & Refreshments

FINTech

SECURITY, FRAUD AND  
REGULATION

EXPERIENCE AND SERVICE

MERCHANDISING  
AND PRICING

LOYALTY AND MARKETING

DEVICE MANAGEMENT

### ROUNDTABLE DISCUSSION SESSION

Now's your chance to get really interactive! Simply pick one of our roundtable topics and join the debate. Numbers will be limited at each table, to ensure everybody gets their chance to participate in the discussion.

Networking Lunch & Exhibition Visit

ALTERNATIVE PAYMENTS

B2B PAYMENTS

THE DIGITAL FUTURE

LOYALTY

SUPPLY CHAIN AND  
INVENTORY MANAGEMENT

ANALYTICS AND DATA

FRICTIONLESS, SECURE PAYMENTS

USER EXPERIENCE  
AND ENGAGEMENT

### ROUNDTABLE DISCUSSION SESSION

Now's your chance to get really interactive! Simply pick one of our roundtable topics and join the debate. Numbers will be limited at each table, to ensure everybody gets their chance to participate in the discussion.

Close of conferences

## WORKSHOPS - THURSDAY, 2 JUNE 2016

Big Data workshop

Social Media workshop

Digital Payments workshop

	THE COMMERCE OF THINGS
09.30	<b>WELCOMING ADDRESS</b> Abdulla Qassem, Chairman, <b>Network International</b> , Group COO, <b>Emirates NBD</b>
09.35	<b>Commerce disruption</b> <ul style="list-style-type: none"><li>How are payments becoming inseparable from the wider commerce network?</li><li>Utilising the vast range of technologies available for frictionless commerce</li><li>How will beacons, tokenization, cloud and connected devices improve your services?</li><li>How to stay ahead of changing consumer expectations: personalise, simplify, disappear</li><li>Permitting customers to pay the way they want to pay and bank the way they want to bank</li><li>Assessing the changing financial landscape in the age of global Fintech</li><li>Can legacy banks sit at the forefront of Fintech innovation?</li></ul> <b>John Biggs</b> , East Coast Editor, <b>TechCrunch</b> , CEO, <b>Freemii</b>
10.05	<b>Defining the future of digital payments</b> <ul style="list-style-type: none"><li>Preparing for the continuing digital transformation of merchant payments</li><li>Overcoming the challenges global payment networks face as purchasing habits change</li><li>Increasing ROI and improving customer retention with transactional flexibility</li><li>Creating a cashless society in the dawn of connected commerce</li></ul> <b>Bhairav Trivedi</b> , CEO, <b>Network International</b>
10.35	<b>Commerce of Things: transforming commerce, payments and banking</b> <ul style="list-style-type: none"><li>Anticipating the ability for connected objects to make commercial transactions by themselves</li><li>Eliminating the human frailty of consumer decisions to boost your ROI</li><li>Responding to customers' preferences and accelerating the evolving financial landscape</li><li>Providing customers with contextually relevant interactions</li></ul> <b>David Rose</b> , award-winning entrepreneur, author of ' <b>Enchanted Objects: Design, Human Desire and the Internet of Things</b> ' and instructor, <b>MIT</b>
10.55	Speed networking
	ACCELERATING PAYMENTS WITHIN COMMERCE
11.25	<b>CEO INTERVIEW Catering to the rising expectation of Middle Eastern customers</b> <ul style="list-style-type: none"><li>Providing a full spectrum of online and mobile services</li><li>Creating a multi-bank unified portal offering that supports trade, cash and FX solutions</li><li>Digitalising your processes as well as your services</li><li>Advancing customer acquisition through digital channels and branch expansion</li><li>Promoting interoperability among different banks, mobile money players and payment operators</li><li>Financial inclusion: the transformative role that technology could play</li></ul> <b>Dr Bernd van Linder</b> , Managing Director, <b>Saudi Hollandi Bank</b>
11.55	<b>PANEL Connected payment devices</b> <ul style="list-style-type: none"><li>The role of banks in bringing commerce to life by providing and accepting alternative payments</li><li>Centralising transactions to increase customer engagement</li><li>Securing customer payment data</li><li>How to move biometric security into the main stream</li><li>The technologies at play: rolling out mobile, social, wearable, in-app, TV and BLE payments</li><li>Changing consumer and merchant expectations to slot alternative payments into day-to-day life</li></ul> <b>MODERATOR : Lutfi Zakhour</b> , Vice President, <b>Booz Allen Hamilton</b> <b>Michael Dooijes</b> , Global Head of Innovation, <b>Rabobank</b> <b>Serge Elkiner</b> , CEO & Founder, <b>YellowPepper</b> <b>Milan Gauder</b> , Head of Global Solutions and Products Middle East and Africa, <b>MasterCard</b> <b>Nigel Dean</b> , Global Marketing Director, <b>Spire Payments</b> <b>Janti Abdallah</b> , General Manager, <b>STS PayOne</b>
12.25	<b>The evolution of contactless payments</b> <ul style="list-style-type: none"><li>Allowing contactless to pave the way for mobile payments</li><li>Integrating contactless payments into the mainstream market</li><li>Banks own pay vs OEM pays (Apple, Samsung, Android, etc)</li><li>Is VAS be a must for a successful mobile wallet?</li></ul> <b>Zaf Kazmi</b> , Head of Mobile Strategies, <b>Erste Bank</b>
	ROUNDTABLES
12.50	<ul style="list-style-type: none"><li>What is the future of loyalty in a mobile world?</li></ul> <b>Sabahattin Can Bukulmez</b> , Regional Product Manager, <b>Verifone</b> <ul style="list-style-type: none"><li>Prepaid: preparing for mass adoption</li></ul> <b>Oleg Patsiansky</b> , Senior Business Consultant, <b>BPC Banking Technologies</b> <ul style="list-style-type: none"><li>How will tokenization evolve in the age of digital commerce?</li></ul> <b>Sebastien Slim</b> , Head Of Marketing, <b>HPS</b> <ul style="list-style-type: none"><li>Preparing payments for wearables</li></ul> <b>Nicolas Raffin</b> , Head of Strategic Marketing & Innovation, <b>Oberthur Technologies</b> <ul style="list-style-type: none"><li>Stepping up security for the mobile world</li></ul> <b>Tim Phipps</b> , Vice President Product Marketing, <b>HID Global</b>

13.30	Networking lunch
	ANALYTICS AND SECURITY
14.30	<b>FIRESIDE CHAT Predictive analytics, privacy and big data</b> <ul style="list-style-type: none"><li>Doing more than simply collecting and analysing data</li><li>Putting credit scoring and automated rule-based decisioning into practice</li><li>Using data mining and predictive modelling to proactively manage and optimise risk</li><li>Predict what can be offered in the future not what is happening now</li><li>Creating timely and compelling offers with digital profile, behaviour and buying patterns</li><li>Keeping private data private</li><li>Diminishing the chance of data breaches</li></ul> <b>Minakshi Srivastava</b> , Vice President, <b>Bank of America</b> <b>Abdeslam Alaoui</b> , Managing Director, <b>HPS</b>
14.55	<b>Securing omnichannel payments</b> <ul style="list-style-type: none"><li>Bridging the gap between physical and digital</li><li>Keeping security at the forefront of innovation</li><li>Solving the identification and authentication challenges</li><li>Offering simplified customer experience across channels</li></ul> <b>François Chaffard</b> , Director Banking Solutions & Services, <b>Gemalto</b>
15.15	<b>Securing smart powered cards</b> <ul style="list-style-type: none"><li>Progressing from EMV to offer multi-application capabilities</li><li>Integrating payment security, access control, loyalty and transport</li><li>Adding security extras such as ultra-thin batteries, chips, mini screens and touch buttons</li><li>Securing online commerce and banking through the generation of OTP (one time passwords)</li><li>Banking case studies</li></ul> <b>Nicolas Raffin</b> , Head of Strategic Marketing & Innovation, <b>Oberthur Technologies</b>
	BLOCKCHAIN
15.35	<b>Harnessing the power of Blockchain technology</b> <ul style="list-style-type: none"><li>How can banks adapt the technology?</li><li>Allowing consumers and suppliers to connect directly and form online networks, removing the need for middlemen</li><li>Overhauling existing banking infrastructure, speed settlements and streamline stock exchanges</li><li>Cutting out inefficient banking intermediaries to save billions for consumers and the financial services industry</li><li>Integrating Blockchain technology to ease the settlement and transfer of payments</li><li>How the Blockchain can create value for consumers</li><li>Attracting investment into the ecosystem</li><li>Scaling up Blockchain efficiently to meet the challenge</li></ul> <b>MODERATOR: Alpesh Doshi</b> , Founder, <b>Fintricity</b> <b>Sergey Yusupov</b> , Co-Founder, <b>Umbrella</b> <b>Austin Alexander</b> , Head of Business Development, <b>Kraken</b> <b>Ola Doudin</b> , CEO & Founder, <b>Bit oasis</b> <b>Danial Daychopan</b> , CEO & Founder, <b>Plutus</b>
16.00	Networking break
	MOBILE PAYMENTS AND WALLETS
16.30	<b>Maximising on mobile</b> <ul style="list-style-type: none"><li>Where have we been going wrong?</li><li>How to be better than plastic: don't simply digitalise the card, personalise and utilise location data</li><li>Appreciating the danger of customer data</li><li>Providing multiple brands and services inclusive of non-payments and personal finance services</li><li>Making mobile payments and banking a lifestyle to achieve mass adoption</li><li>Designing to fit the customer so no interaction is required</li></ul> <b>Reserved for sponsor</b>
16.50	<b>PANEL Mobile services for the underserved</b> <ul style="list-style-type: none"><li>How to bridge the gap in financial and government services</li><li>Financial inclusion: integrating evolving technologies to transform services</li><li>Understanding the geographies that can move quicker than others</li><li>Promoting interoperability among banks, governments, mobile operators, start-ups and payment operators</li><li>Utilising tokenization to boost customer confidence</li><li>Manual v QR v HCE: how to provide technology that is widely accepted</li></ul> <b>MODERATOR: Prof. Jonas Hedman</b> , Associate Professor, <b>Copenhagen Business School</b> , <b>Expert on Cashless Society and Future Payments</b> <b>Faiq Sadiq</b> , Group Head of Payment Services, <b>Habib Bank Limited</b> <b>Brad van Leeuwen</b> , Chief Partnerships Officer, <b>Dopay</b> <b>Dr. Hasan Alkhatib</b> , CTO, <b>International Smart Card</b> <b>Waqas Mirza</b> , Chief Marketing Officer and Managing Director, <b>Avanza Solutions</b>
17.15	Close of day one
19.30	<b>6th annual Smart Card &amp; Payments Awards</b> at the Armani Hotel, Dubai

THE ULTRA-CONNECTED AND SOCIALLY SAVVY CUSTOMER	
09.00	<div><div>The connected contextual customer journey</div><ul style="list-style-type: none"><li>Amazing your customers: give them what they want, when they want it, how they want it</li><li>Viewing the customer journey as one fluid movement, free of channel restrictions</li><li>Providing contextually relevant interactions throughout the journey</li><li>Gaining a deeper understanding of the customer and farm those insights</li><li>Recognising the power of data and the fine line between ultra-convenience and privacy</li><li>Eliminating customer confusion, remove inefficiencies and reduce costs</li></ul><div>Sucharita Mulpuru, Vice President, principal analyst, <b>Forrester Research</b>, author, <i>'The State of Retailing Online'</i></div></div>
09.30	<div><div>Predictive analytics</div><ul style="list-style-type: none"><li>Applying regression and data mining models on existing data to draw highly accurate statistical inferences about expected future behaviour</li><li>Applying advanced data analytics and machine learning to revolutionise your business</li><li>Recommending the next best actions; reducing error in what would otherwise be prone to human judgement</li><li>Data mining: sifting through large quantities of information on customer's buying patterns to create timely and compelling offers</li><li>Influence every imaginable variable that impacts a customer's decision to transact</li></ul><div>Mark van Rijmenam, Best-Selling Author, <i>'Think Bigger- Developing a Successful Big Data Strategy for Your Business'</i> and <i>'top global Big Data influencer'</i></div></div>
10.00	<div><div>Millennials: the digital natives, the big opportunity</div><ul style="list-style-type: none"><li>Serving the heightened expectation of the connected and demanding consumer</li><li>How to win over socially-conscious and less brand-loyal consumers</li><li>Increasing the speed of service</li><li>Generating content, social and digital media that drives millennial brand loyalty</li><li>Hyper-relevancy: how to create tailored content to their individual interests</li></ul><div>Reserved for IBM</div></div>
10.20	Networking break
FINTECH	
11.00	<div><div>P2P Payments</div><ul style="list-style-type: none"><li>How will free digital P2P payments affect your business?</li><li>Anticipating consumer perceptions that are rapidly changing</li><li>How to win back consumers who don't want to pay for financial services anymore</li><li>Can you serve your customers in a better way?</li><li>Are banks having their Kodak moment?</li></ul><div>Enquire now to sponsor this session</div></div>
11.20	<div><div>Remittances</div><ul style="list-style-type: none"><li>Discovering how Fintech and mobile money is transforming lives, businesses and economies in developing countries</li><li>Tactics to dominate the field: how to provide convenience</li><li>Offering mobile-to-mobile transfers to reduce the risk of fraud</li><li>Innovating for the sake of the customer</li><li>Initiating cross border remittances and interoperability</li></ul><div>Alix Murphy, Senior Mobile Analyst, <b>WorldRemit</b></div></div>
11.40	<div><div>PANEL The Fintech revolution</div><ul style="list-style-type: none"><li>Building for the future</li><li>The risk- Fintech innovators can banish fees</li><li>What will your customers need in five years' time?</li><li>Will the world's largest bank in 2020 own no money?</li><li>Debating the role of compliance</li><li>Collaboration between banks, Fintechs and regulators to reboot financial services</li></ul><div><div>MODERATOR: Alpesh Doshi, Founder, <b>Fintricity</b></div><div>Miguel Angel García de la Vega, Innovation – Bank of Future, <b>Santander Group</b></div><div>Ambareen Musa, CEO, <b>Souqalmal</b></div><div>Moussa Beidas, Co-Founder and CEO, <b>Bridg</b></div><div>David Mountain, Chief Commercial Officer, <b>Network International</b></div><div>Linnar Viik, Co-founder, <b>Pocopay</b></div></div></div>
12.10	<div><div>BLE and the Internet of Things</div><ul style="list-style-type: none"><li>Creating complete contextual awareness of your customer's payment activity</li><li>Integrating loyalty and payments to increase number of transactions</li><li>How to win the confidence war</li><li>Working with merchants to improve the customer experience and offer the right products at the right time</li><li>Driving re-engagement using personalised, location-aware push messaging</li></ul><div>Enquire now to sponsor this session</div></div>

12.40	Networking lunch
ALTERNATIVE PAYMENTS	
14.00	<div><div>PANEL The rise of social and wearable payments</div><ul style="list-style-type: none"><li>Connecting with millennials to boost number of transactions</li><li>Making social payments a revenue driver</li><li>Discovering the power of the 'buy' button</li><li>Payments are heading to the wrist</li><li>Reinventing the way consumers spend on a daily basis</li><li>Extending your wearable services: account alerts, balance inquires and money transfers</li><li>Learnings of success of non-bank built wearable applications eg. Disney</li></ul><div>Erik Mierhoff, CSO, <b>Rakuten</b> Zaf Kazmi, Head of Mobile Strategies, <b>Erste Bank</b></div></div>
14.20	<div><div>Invisible payments</div><ul style="list-style-type: none"><li>Adopting a platform level approach to help payments fade into the background</li><li>Bringing convenience, simplicity and value to the payment experience</li><li>How to put less emphasis on how payments are made and more emphasis on the surrounding commerce experience</li><li>How to launch an 'invisible app' to provide the simplest transaction experience</li></ul><div>Karl Magnus Olsson, MD &amp; Founder, <b>Careem</b></div></div>
B2B PAYMENTS	
14.40	<div><div>Future of B2B payments</div><ul style="list-style-type: none"><li>What new business models are emerging?</li><li>Understanding the enormous market potential</li><li>Leveraging existing infrastructure to play the B2B game</li><li>How consumer-centric technologies such as P2P, money remittances and others can offer best practices for innovating in B2B</li><li>Utilising the innovation that is driving the future of how businesses pay</li><li>Enabling their stakeholders to conduct business</li></ul><div>Enquire now to sponsor this session</div></div>
ROUNDTABLES	
15.20	<div><ul style="list-style-type: none"><li>How to revamp POS systems for the omnichannel customer</li></ul><div><div>Samer Soliman, EVP-Product &amp; Innovation, <b>Network International</b></div><div>Tokenization: how it works and why your business needs it</div><div>Philippe Ledru, Head of Sales Solutions EMEA, <b>Oberthur Technologies</b></div><div>Promoting financial inclusion with prepaid services</div><div>Malek Mroueh, Co-Chairman, <b>Prepaid International Forum (PIF) Middle East</b></div><div>Streamlining technology and systems in cash management</div><div>Launching an innovation arm: in-house v vendor services</div><div>Compete and succeed against web and mobile only banks</div></div></div>
16.00	Close of Conference



BOOK NOW FOR BEST RATES

[www.terrapiinn.com/cardsme2016](http://www.terrapiinn.com/cardsme2016)



# NETWORKING

No other payment event creates a show entirely around making sure you meet the right people to grow your business. We attract the most senior representatives from banks, retailers, government, telecom operators and enterprise from across the Middle East, Africa, the Indian Subcontinent and Central Asia and have built hours of networking into the agenda.

## ROUNDTABLES

Where else can you sit down with CXOs from banks, retailers, government, telecom operators and enterprise? These interactive sessions are designed to introduce the new techniques and technologies being implemented to build innovation.

## VIP PROGRAM

Each year we host senior executives from banks, retailers, government and telecom operators from across the region to the conference. Hundreds of VIPs attend, making Cards & Payments the best attended smart card, payment and ID event in the region.

## SPEED NETWORKING

With hundreds of potential customers to meet, this is your chance to network with everyone in the room. Quick, efficient and fun, speed networking is a great opportunity to establish valuable relationships in a crowd of potential.

## NETWORKING PLATFORM

Take control of your time at the show by proactively contacting fellow attendees and arranging meetings in advance with our online platform. With an inbuilt matchmaking feature, it's easier than ever to find who you need to meet at the show and pre-arrange those vital meetings.

## SMART CARD AND PAYMENTS AWARDS GALA DINNER

After a whirlwind first day at Cards & Payments, what better way to reinforce the new relationships you make than at an unforgettable evening filled with exquisite food, fantastic entertainment at the Armani Hotel in the iconic Burj Khalifa.



DO YOU QUALIFY FOR THE VIP PROGRAM?

Call **Andrew Shoesmith** on +971 (0) 4440 2522 or email [andrew.shoesmith@terrapinn.com](mailto:andrew.shoesmith@terrapinn.com)

# WORKSHOPS 30 MAY 2016



## PRE-EVENT WORKSHOPS | 10.00 - 16.00

EVERYTHING YOU EVER WANTED TO KNOW ABOUT “OMNICHANNEL RETAILING”	ENCHANTING OBJECTS	DIGITAL BANKING WORKSHOP
<p><b>SUMMARY</b></p> <p>Omnichannel retailing is one of the most talked about developments in the retail world today. What does it really mean? Why is it important? Who is doing it well? Participants will be presented data on the nuances of omnichannel investments, where the biggest opportunities lie, and what pitfalls to avoid.</p>	<p><b>SUMMARY</b></p> <p>The world of Internet-connected-everything has arrived. Learn about the impact of this massive change in how we interact with technology and what it means for product design, pricing, distribution channels, partnerships strategy, and more.</p>	<p><b>SUMMARY</b></p> <p>As digital technology rapidly evolves, today's consumers have higher expectation from financial services and have more choices in meeting their banking needs through non-financial partners. This workshop aims to provide principles and tools in building a meaningful digital bank and to share the real-life examples of how one of the largest banks in South East Asia has built design capabilities to achieve a competitive advantage.</p>
<p><b>4 TOP LEARNING OBJECTIVES</b></p> <ol style="list-style-type: none"><li>1. Understanding the various areas of omnichannel retailing</li><li>2. Learning about the best practices in omnichannel fulfilment</li><li>3. Discussing mobile as an omnichannel catalyst</li><li>4. Understanding the ROI of omnichannel investments</li></ol>	<p><b>4 TOP LEARNING OBJECTIVES</b></p> <ol style="list-style-type: none"><li>1. Understanding how the world of product design and service design are merging</li><li>2. Discussing design tradeoffs between price, miniaturization, battery life, and encryption/ security protocols</li><li>3. Exploring new business models enabled by connectivity</li><li>4. Developing crowd-funding and strategic partnership deals for going-to-market with IOT at scale</li></ol>	<p><b>4 TOP LEARNING OBJECTIVES</b></p> <ol style="list-style-type: none"><li>1. Better understanding the set-up of a digital bank</li><li>2. Creating a customer-centric approach</li><li>3. Using design to drive digital innovation and adoption</li><li>4. Adding value to your business</li></ol>
<p><b>YOUR AGENDA</b></p> <p><b>10.00-11.00 Overview of omnichannel</b></p> <ul style="list-style-type: none"><li>• What is omnichannel and where are retailers investing specifically?</li><li>• How does omnichannel relate to other digital investments?</li></ul> <p><b>11.00-11.30 Networking break</b></p> <p><b>11.30- 12.30 Omnichannel fulfilment deep dive</b></p> <ul style="list-style-type: none"><li>• Current areas of omnichannel fulfilment</li><li>• Store operations and inventory issues.</li></ul> <p><b>12.30-13.30 Lunch</b></p> <p><b>13.30-14.30 The digital store</b></p> <ul style="list-style-type: none"><li>• A discussion of digital innovation that helps stores connect with their best shoppers</li><li>• Drive incrementality</li></ul> <p><b>14.30-15.00 Networking break</b></p> <p><b>15.00-16.00 The mobile omnichannel opportunity</b></p> <ul style="list-style-type: none"><li>• A discussion of mobile devices in stores</li><li>• Use cases for both customers and sales associates.</li></ul> <p><b>YOUR HOST</b>  <b>Sucharita Mulpuru</b>, Vice President, principal analyst, <b>Forrester Research</b> and author, <b>‘The State of Retailing Online.’</b></p>	<p><b>YOUR AGENDA</b></p> <p><b>10.00-11.00 What will you enchant?</b></p> <ul style="list-style-type: none"><li>• Psychology first: Learning from myths and fairy tales about latent human drives</li><li>• Pairing objects with services. What's the best match?</li></ul> <p><b>11.00-11.30 Networking break</b></p> <p><b>11.30-12.30 IOT Ecosystem survey of Apple, Amazon, Google, Samsung, and the unicorns</b></p> <ul style="list-style-type: none"><li>• Design tradeoffs for power, interoperability, and modularity</li><li>• Playing nicely with other hubs and ecosystems</li></ul> <p><b>12.30-13.30 Lunch</b></p> <p><b>13.30-14.30 How will your Enchanted Object be priced and distributed?</b></p> <ul style="list-style-type: none"><li>• Freemium models for objects</li><li>• Partnering for distribution, brand, and scale</li></ul> <p><b>14.30-15.00 Networking break</b></p> <p><b>15.00-16.00 Crowdfunding and go-to-market strategies</b></p> <ul style="list-style-type: none"><li>• The craft of Kickstarting</li><li>• Self-revealing feature roadmaps</li></ul> <p><b>YOUR HOST</b>  <b>David Rose</b>, award-winning entrepreneur, author of <b>‘Enchanted Objects’</b> and instructor, <b>MIT</b></p>	<p><b>YOUR AGENDA</b></p> <p><b>10.00-11.00 Define digital banking for your organisation</b></p> <ul style="list-style-type: none"><li>• What ‘digital’ is and what it is not</li><li>• Principles for the digital bank</li></ul> <p><b>11.00-11.30 Networking break</b></p> <p><b>11.30- 12.30 How to create a customer-centric approach</b></p> <ul style="list-style-type: none"><li>• Introducing human-centered design, design thinking and new creation models</li><li>• Digitising the bank employee: online video, video tellers and video banking</li></ul> <p><b>12.30- 13.30 Lunch</b></p> <p><b>13.30- 14.30 Cultivate design as your innovation capability</b></p> <ul style="list-style-type: none"><li>• Design as a noun, design as a verb</li><li>• Why design matters in building digital banking</li><li>• Design process and tool</li></ul> <p><b>14.30-15.00 Networking break</b></p> <p><b>15.00-16.00 Delight your customers and reap the bottom line results</b></p> <ul style="list-style-type: none"><li>• Case study: Simplicity in everyday banking</li><li>• Case study: Digital personality in wealth management experience</li></ul> <p><b>YOUR HOST</b>  <b>Jin Zwicky</b>, VP Experience and Design, <b>OCBC Bank</b></p>

VERY LIMITED SPACES AVAILABLE FOR EACH WORKSHOP.  
Book now call +971 (0) 4 440 2535

# WORKSHOPS 2 JUNE 2016

## POST-EVENT WORKSHOPS | 10.00 - 16.00

SOCIAL MEDIA FOR BRANDS	BIG DATA	MOBILE PAYMENTS
<p><b>SUMMARY</b></p> <p>During this session attendees journey with us through a brief the history of media. The story will recount media starting with the printing press and resulting in our complex interactive world we have today. It concludes that our current version of the Internet contains all media within it (print, radio, movies, phone), and, more importantly, consumers of this media are now generators of media. This paradigm shift is essential for businesses and executives to succeed in social media.</p>	<p><b>SUMMARY</b></p> <p>Discover how to use big data to drive revenue and increase customer engagement. Learn how you can manage, analyse and use rapidly growing volumes of data, essential for all banks, telecom operators and retailers.</p>	<p><b>SUMMARY</b></p> <p>This workshop will enable you to discover how mobile payments strategically fit and integrate to other products such as Mobile Wallets and Mobile Banking. It will also cover the possible strategic and business models for retailers and key technologies such as NFC, Bluetooth LE Beacons, QR codes and hybrid wallet models.</p>
<p><b>4 TOP LEARNING OBJECTIVES</b></p> <ol style="list-style-type: none"><li>1. Understanding of the impact that social media has on business and their personal digital brand identity</li><li>2. Discussing how this can affect sales</li><li>3. Improving your business' Facebook, Twitter, Instagram and LinkedIn interactions</li><li>4. Examining the major pillars of your business and discussing how social media has changed them</li></ol>	<p><b>4 TOP LEARNING OBJECTIVES</b></p> <ol style="list-style-type: none"><li>1. Applying data mining models on existing data to predict customer's buying patterns to create timely and compelling offers</li><li>2. Applying advanced data analytics and machine learning to revolutionise your business</li><li>3. Influencing every imaginable variable that impacts a customer's decision</li><li>4. Securing your data</li></ol>	<p><b>4 TOP LEARNING OBJECTIVES</b></p> <ol style="list-style-type: none"><li>1. Bringing mobile commerce to life and increasing customer engagement</li><li>2. Understanding the technologies at play</li><li>3. Changing consumer and merchant expectations to slot</li><li>4. Securing mobile payments and customer data</li></ol>
<p><b>YOUR AGENDA</b></p> <p><b>10.00-11.00 Setting the stage for business in social media</b></p> <ul style="list-style-type: none"><li>• The key elements of a successful social media marketing plan</li><li>• How powerful and ubiquitous social media can be</li></ul> <p><b>11.00-11.30 Networking break</b></p> <p><b>11.30-12.30 Social media fundamentals</b></p> <ul style="list-style-type: none"><li>• Social media hype vs. real world reality</li><li>• Making money for your organisation via social channels</li></ul> <p><b>12.30-13.30 Lunch</b></p> <p><b>13.30-14.30 Brand advocates</b></p> <ul style="list-style-type: none"><li>• Spread your gospel faster than ever</li><li>• Detractors can damage your brand equity more expeditiously than ever</li></ul> <p><b>14.30-15.00 Networking break</b></p> <p><b>15.00-16.00 What's next: the future of social media</b></p> <ul style="list-style-type: none"><li>• Content Marketing, geo-location networks, social media listening</li><li>• Adding emotion to your social media platforms and marketing</li></ul> <p><b>YOUR HOST</b>  <b>Christopher Dessi</b>, CEO, Silverback Social, Best-selling author, <b>‘Your World is Exploding: How Social Media is Changing Everything’</b></p>	<p><b>YOUR AGENDA</b></p> <p><b>10.00-11.00 The big data revolution and its defining qualities</b></p> <ul style="list-style-type: none"><li>• From quantity to quality – big data as a new lens to understand reality</li><li>• More, messy, correlations – big data's core qualities</li></ul> <p><b>11.00-11.30 Networking break</b></p> <p><b>11.30-12.00 The shift in the economic value of data</b></p> <ul style="list-style-type: none"><li>• The data iceberg – and the shift from using once to reusing often</li><li>• Changing business models based on data's true value</li></ul> <p><b>12.00-13.00 Networking lunch</b></p> <p><b>13.00-14.00 Preparing your organisation for predictive analytics</b></p> <ul style="list-style-type: none"><li>• Ingredients for predictive analytics: expertise, data, mind-set and how to get it</li><li>• The role of experts in organisations (and value chains)</li></ul> <p><b>14.30-15.00 Networking break</b></p> <p><b>15.00-16.00 User trust – data's biggest challenge and how to handle it</b></p> <ul style="list-style-type: none"><li>• Why user trust is central and how it is vulnerable</li><li>• Strategies to create user trust, and to maintain it</li></ul> <p><b>YOUR HOST</b>  <b>Mark van Rijmenam</b>, Best-Selling Author, <b>‘Think Bigger - Developing a Successful Big Data Strategy for Your Business’</b> and <b>‘top global Big Data influencer’</b></p>	<p><b>YOUR AGENDA</b></p> <p><b>10.00-11.00 Knowing the market, segments and definitions of mobile payments</b></p> <ul style="list-style-type: none"><li>• Who are the big players and what is their hold on the market?</li><li>• Making mobile payments and banking a lifestyle to achieve mass adoption</li></ul> <p><b>11.00-11.30 Networking break</b></p> <p><b>11.30-12.30 Mobile commerce, payments and retail</b></p> <ul style="list-style-type: none"><li>• Which technology will win?</li><li>• NFC, BLE beacons, QR codes and hybrid wallet models</li></ul> <p><b>12.30-13.30 Lunch</b></p> <p><b>13.30-14.30 Protecting and securing mobile payments</b></p> <ul style="list-style-type: none"><li>• Appreciating the danger of customer data</li><li>• Solving the identification and authentication challenges</li></ul> <p><b>14.30-15.00 Networking break</b></p> <p><b>15.00-16.00 The future of mPOS</b></p> <ul style="list-style-type: none"><li>• Lessons learned from existing mobile payments developments in emerging countries</li><li>• Revamping POS systems for the omnichannel customer</li></ul> <p><b>YOUR HOST</b>  <b>Christophe Vergne</b>, Global Leader, Cards and Payments Centre of Excellence, <b>Capgemini</b></p>

VERY LIMITED SPACES AVAILABLE FOR EACH WORKSHOP.  
Book now call +971 (0) 4 440 2535

# ROUNDTABLES

Now's your chance to get really interactive. Simply pick one of our roundtable topics and join the debate. Numbers will be limited at each table, to ensure everybody gets their chance to participate in the discussion. Conquer your challenges, grab the opportunities and create the most efficient payment systems.

Roundtables take place Tuesday 31st May at 12.30 and Wednesday 1st June at 16.00.

What is the future of loyalty in a mobile world?	1	2	Prepaid: preparing for mass adoption
How will tokenization evolve in the age of digital commerce?	3	4	Preparing payments for wearables
Stepping up security for the mobile world	5	6	How to revamp POS systems for the omnichannel customer
Tokenization: how it works and why your business needs it	7	8	Promoting financial inclusion with prepaid services
Streamlining technology and systems in cash management	9	10	Launching an innovation arm: in-house v vendor services
Compete and succeed against web and mobile only banks	11	12	Developing the MENA region as a Fintech hub

BRING A TEAM TO COVER IT ALL  
[www.terrapinn.com/cardsme2016](http://www.terrapinn.com/cardsme2016)

# WHAT'S NEW FOR 2016?

The Middle East is fast emerging as a hub for innovation, with new start-ups and new products transforming the entire transaction process.

Cards & Payments Middle East is the region's stage innovation and new product launches. We are always looking for better ways to feature innovation and champion disruption. This year we bring you the Fintech pavillion, Blockchain pavilion and the Launch Pad.

## FINTECH PAVILION

There has never been a time of greater innovation in the payments and banking space, with new and exciting companies re-inventing financial services.

Visit our Fintech pavilion to meet the very best of local and international Fintech start-ups revolutionising and re-thinking the way we do business.

## BLOCKCHAIN PAVILION

Your one stop shop to get the low down on blockchain, the technology underpinning bitcoin that is set to revolutionise the industry and fundamentally change banking.

Visit our dedicated pavilion where you will meet the international and local experts who are taking blockchain mainstream.

## LAUNCHPAD

This is where genuine innovation is showcased as products and services never before seen in the Middle East are revealed.

This the place where the freshest start-ups launch alongside the biggest market players in front of an audience of press and prospective buyers.

## LIVE TV

Hear live interviews with the big industry game changers. They will share the best, biggest or boldest ideas on transforming transactions. Take a seat and take onboard forward-thinking ideas that will shape up the industry in 2016 and beyond.

BOOK NOW FOR BEST RATES  
[www.terrapinn.com/cardsme2016](http://www.terrapinn.com/cardsme2016)

# THE EXHIBITION

Cards & Payments Middle East is the region's longest running and most successful smart card, payments and identification exhibition. For the last 16 years we have helped shape the payments landscape through sharing knowledge, educating the market and facilitating influential meetings.

As Cards & Payments Middle East enters its 17th successful year, it now welcomes over 10,000 attendees and takes up over 27,000 sqm at the Dubai Exhibition and Convention Centre in the UAE. It has grown to become the largest smart card, payment and digital ID exhibition in the eastern hemisphere.

## YOU SHOULD SPONSOR CARDS & PAYMENTS MIDDLE EAST 2016 BECAUSE:

- You see the opportunity in the region and the growth of the market
- Your sales team are in need of high quality, decision making leads
- You want to educate your market about the possibilities created by your product or service
- You want to motivate senior business executives to grow their investment in technology and services

Does this sound familiar?

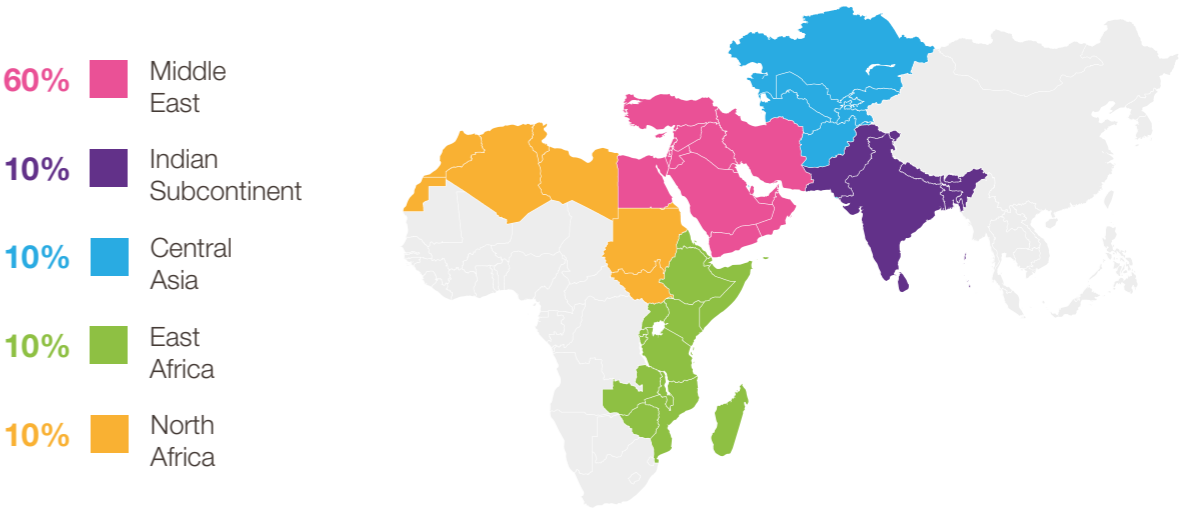
If so, call **Joseph** on **+971 (0)4 440 2536**

Cards & Payments Middle East is the benchmark for doing business when it comes to showcasing your smart card, payments or identification solutions.

Payment platforms	THE EXHIBITION WILL FEATURE LEADING SOLUTION PROVIDERS FROM			Payment systems
Payment processors	Mcommerce	Card components and manufacturing	Card management and testing	ePos, mPos and terminals
Kiosks and ATMs	Data processing	Predictive analytics	Loyalty and CRM	Security and Authentication
ID management and secure documents	Resellers and System integrators	Government agencies and telcos	Blockchain and digital currencies	Other FinTech

# WHO WILL YOU MEET?

## GEOS



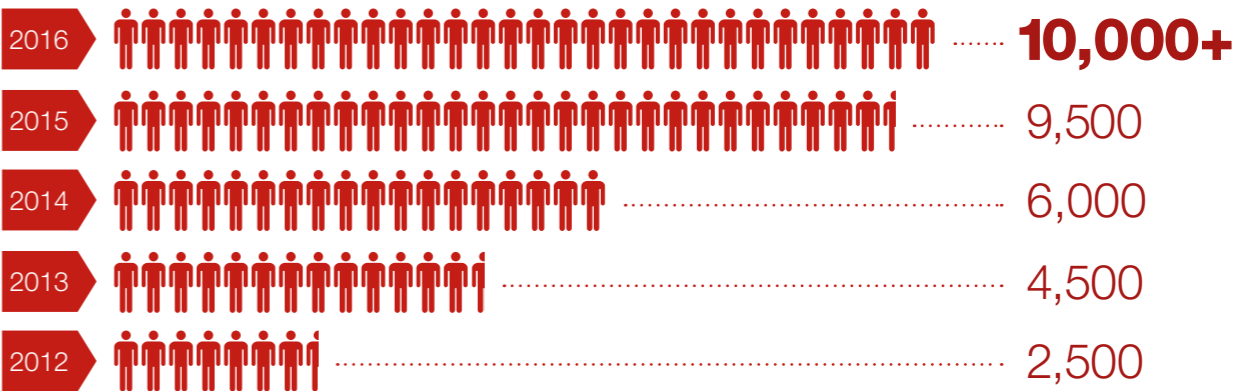
## JOB TITLES

Heads of Cards & Payments	Heads of Retail Banking	Heads of Operations & Strategy
Heads of Loyalty & Marketing	Heads of Channels	Heads of IT
Heads of Risk, Security & Fraud	Heads of Digital & Mobile	Heads of Procurement

## INDUSTRY



## REMARKABLE ATTENDEE GROWTH



“

The essential event for  
the Middle East payments  
community

”

Thales e-Security



# WHY SPONSOR

## THOUGHT LEADERSHIP PRESENTATIONS

Deliver your message as a thought leader on a chosen topic to a room of up to 500 senior smart card, payments and identification executives.

## CASE STUDY PRESENTATIONS

Showcase your best customer case study to establish awareness and viability to a room full of prospects.

## ON FLOOR SEMINARS

Demonstrate your technology as part of our on floor seminar, allow visitors to understand the full scope of benefits your product can offer them.

## ROUNDTABLES

Host a roundtable of up to 15 industry professionals around a key topic. The format is a powerful forum to meet qualified attendees to debate a problem they have, that you can solve.

## PANEL DISCUSSIONS

Join industry players in key panel discussions highlighting challenges and innovative solutions.

## BRANDING

This event has a massive marketing campaign year running through out the year. The sooner you join, the more exposure you will get, via our website, digital channels, print media and online community.

## LEAD GENERATION

This is a digital inbound marketing program that uses social marketing and CRM to create awareness for your product or services. It allows you to generate leads that you can add to your sales pipeline.

EXTREMELY LIMITED SPONSORSHIP  
OPPORTUNITIES STILL AVAILABLE  
call Joseph at +971 (0)4 440 2536

# 2016 FLOOR PLAN

## WHY EXHIBIT

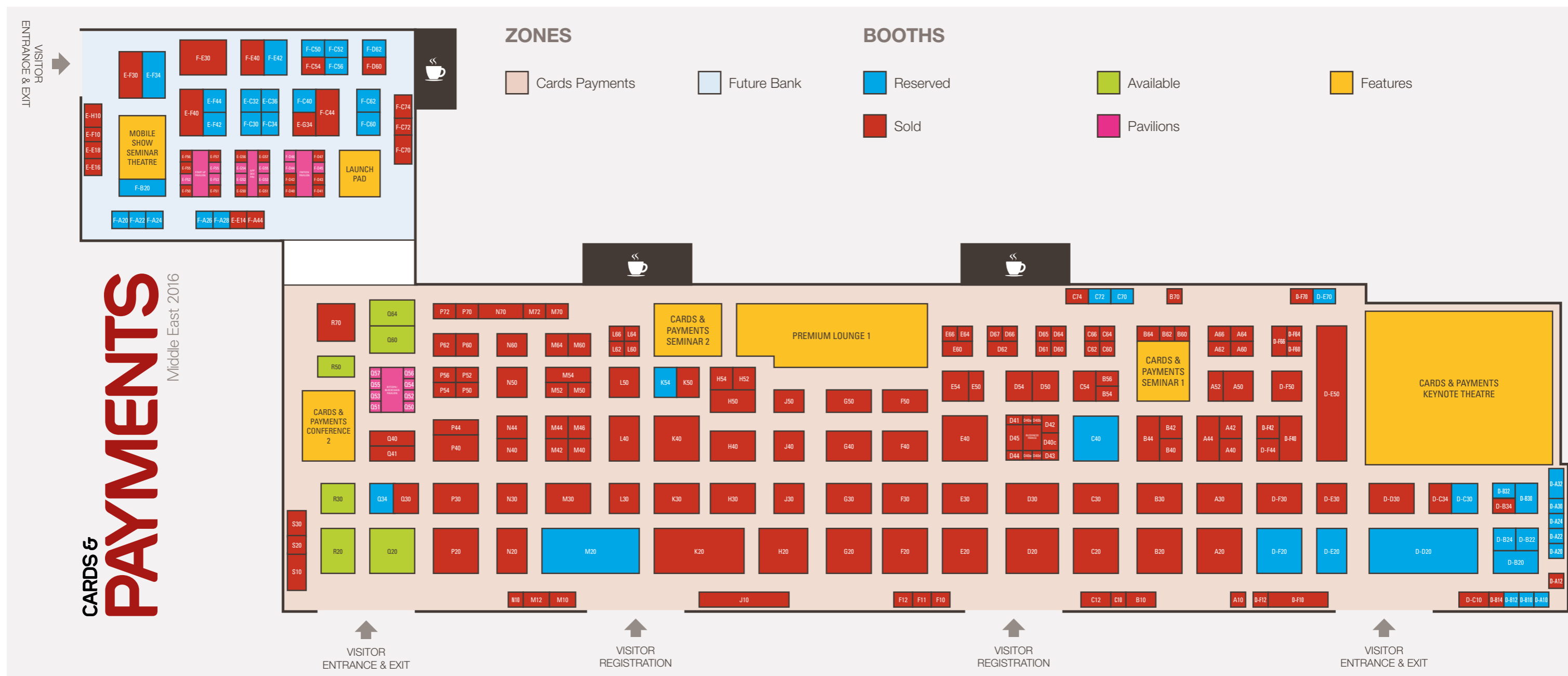
## SHOWCASE YOUR BUSINESS TO THE WORLD

Cards & Payments Middle East is full of opportunities for exhibitors to do business in the region. This is where you can talk face-to-face with the most influential buyers in the region.

- Showcase and demo new technology
- Sell your products and services to quality buyers
- Meet your preferred distributor
- Expand your regional networks
- Arrange 1-2-1 meetings at your stand
- Highlight your technical expertise & product excellence in the technical seminars
- Raise your brand awareness

## WHO SHOULD EXHIBIT

- Payment platforms
- Payment systems
- Payment processors
- Mcommerce
- Card components and manufacturing
- Card management and testing
- ePos, mPos and terminals
- Kiosks and ATMs
- Data processing
- Predictive analytics
- Loyalty and CRM
- Security and Authentication
- ID management and secure documents
- Resellers and System integrators
- Government agencies and telcos
- Blockchain and digital currencies
- Other FinTech



# EXHIBITOR LISTING

Company name	Stand Nr.		
ACI Worldwide	L40w	HID Global	A30
Advanced Mobile Payment	K30	Hightech Payment Systems	C30
AdvanlDe Pte	M12	id3 Technologies	D60
Alhamrani Universal Company	H20	Infinia Services & Solutions	A50
Apollo Colours	D65	Informatics Services Corporation (ISC)	P20
Arab Financial Services	N20	Infotec Systems	B56
AsiaPay	B62	Ingenico	J40
Aurionpro Solutions	Q41	Inkript Industries Holding	D-F64
Austria Card	L66	Innovatrics	C62
Avanza Solutions	P30	ITW Security and Brand Identity Group	B42
Banking Production Center	E54	JCM Global	Q34
Barnes International	F10	JiNi Co., Ltd	F-C72
BG Ingénierie	F42	Intellogate	P56
Bitel	D-F50	KERN Group	M72
Bluebird	G50	KeyBS	A44
BUSINESS CONNECTION - DIGITAL FACTORS	J10	Kiss Kiss Merci	F-D47
Business France	D40	KL Hi-Tech	
Card Switch	F-D43	wizarPOS	P54
CARDCore Group	Q30	KYTronics	C66
Cardmatix Co	M40	CIM	L50
CardPlus (AB Note)	N10	PUBLICENTER	L50
CastlesTechnology	E60	Mabna Card Aria	M54
Compass Plus	M50	MT&L Card Products	P72
Compunet Cards Italy	N70	MagTek	M70
CR2	Q40	Makin Technology	L50
Creator (China) Technology	C60	MasterCard	D-D30
CRYPTOMATHic	P62	Matica Technologies Fze	E30
Cupola Group	D-F40	MBME	F40
DERMALOG Identification Systems GmbH	F-C70	MDSL	A40
ding*	D-F66	CPI - Crane Payment Innovations	F-D50
DUALi Inc.	L60	Mercury	M10
EBTKARAT SMART SYSTEMS		MillenTech CTI Group	M64
eDirham	D-E50	Mint Middle East	A20
ELYCTIS	D40	Mobility International	F-D41
Entrust Datacard	H30	Mobiwire	D40
Estel Technologies	F12	Mühlbauer Group	E50
Evolis	C12	National Pay	E40
Exatec ATM	C74	NBS Technologies	D54
FAMOCO	D40	NCR Corporation	G30
Fanap	P40	Netcetera	D-F42
Fawry	H50	Network Intelligent Payment Solutions	F50
Feitian Technologies	F-C54	Network International	K20
FIME	F42	Nexgo Technology Co., Ltd	D-F12
Finesse Global	F-A44	NISS Group	D66
FSS (Financial Software & Systems)	F20	Novatti	A66
FutureCard	K40	NUMNY LLC	S30
Gemalto	C20	NXP Semiconductors Elektronik Ticaret	M42
GET GROUP HOLDINGS Ltd.	B20	Oasys Technologies	D50
Misika247	D-F60	Oberthur Technologies	E20
Global Payment Services (GPS)	M60	OK Fintech	D-B14
Golden Spring Internet of Things	B54	OMA Emirates	J50
GSS	G20	OPAL COMPUTERS LLC, DUBAI	S20
Guangzhou Mingsen Mech.&Elec. Equipment Co.,Ltd	D-F10	OpenWay	D62
Wellking Technology Co. Ltd.	D61	Optaglio s.r.o	N60
Hangzhou Sunyard Technology	P70	OVD Kinegram AG	B64
Alertna	A60	PalPay	M30
		PayMedia	F-D40
		Pcard International Smart Card Factory	D30

Plastic Card Enterprise	B70
Quisk, Inc.	R70
RFM Loyalty Co. LLC	N40
Schreiner PrinTrust	L62
Secure-IC	D40
SELP	D40
Shahrpardaz	A62
SHANGHAI CMRFID	C54
Shenyang Piotec Technology	D-C34
Shenzen Liangbida Technology	D64
Card Cube Group	D-F40
Emperor Technology	D-E30
Shenzhen Finesun Precision Machinery & Technology	D50
Shenzhen Fongwah Technology	M52
Shenzhen Jinguan Tech	A42
SHENZHEN JUSTTIDE TECH	H56
Shenzhen Kaifa Technology	A64
Shenzhen Leadercolor Smart Card	B60
Shenzhen Mingte Tech Co., Ltd	L64
Shenzhen Seaory Technology	P44
Shenzhen ViewAt Technology	E64
Shenzhen Xinguodu Techonlogy	F30
Shenzhen Xinye Intelligence Card	P50
Yuanmingjie Technology (YMJ)	K50
SPS (SMART PACKAGING SOLUTIONS)	D40
Smart Vision for Information Systems	N30
SMARTRAC TECHNOLOGY GROUP	P60
SMARTWARE	D40
Smartworld Computer Trading	A10
Software Group	R-A20
SPECTRA Technologies	J30
Spire Payments	D20
StarChip	D40
STMicroelectronics	E66
STS PayOne	B30
SZZT Electronics Co., Ltd	M40
Tailwind Solutions	D67
TACME	D-F50
Telepower Communication Co.,Ltd	B40
Thales	S10
Tosan Techno	H40
TPS	L30
TSYS	A52
Ubanquity Systems	F-D42
UL Transaction Security	D-C10
Uniform Industrial Corp.	P52
United Security Printing	B44
VEDAS - eMCREY	H54
Verifone	G40
Verint	F-C44
Verisoft	M70
Versatile Card Technology	B10
VFP INK	D40
Volante Technologies	F-D60
Wacom Business Solutions	N44
Wipaq	N44
Wirecard	N50
Youxel	F-C72
S2M	A20
Shanghai PeopleNet Network Security Technologyy	F11

# CUSTOMER TESTIMONIALS

“

Comprehensive, excellent trade floor, exciting speakers, great networking opportunities

” **University of Oxford**

“

You keep raising the bar and exceeding expectations

” **National Bank of Kuwait**

“

Nothing was missing. Everything under one roof

” **Autoland**

“

The event was business-defining and informative

” **Al Ghurair Exchange**

“

Let me tell you how impressed I was by the show this year in terms of quality, attendance and size

” **FIME**

“

A fantastic opportunity to learn from global industry experts

” **Noor Bank**

“

I was surprised by the spectrum of technology and new innovative ideas and products - this really is the place to be

” Author: **Big Data: A Revolution That Will Transform How We Live, Work, and Think**

“

All payments related solutions under one roof. An excellent platform for banks shopping around for solutions

” **BankDhofar**

“

A major event for our business activity in Middle East. Our stand was permanently full with visitors

” **VeriFone**

“

A great success. I met many great contacts that will help me improve my business. An eye-opening experience

” **Arab Finance House**

“

An opportunity to meet the brains and leaders of the global industry in one place

” **du**

# 2016 SPONSORS

## STRATEGIC PARTNER



## PLATINUM SPONSORS



## GOLD SPONSORS



## SILVER SPONSORS



## AWARDS TITLE SPONSOR



## REGISTRATION SPONSOR



# 2016 MEDIA PARTNERS

## ONLINE MEDIA PARTNER



## OFFICIAL MEDIA PARTNER



## PREMIUM MEDIA PARTNERS



## MEDIA PARTNERS



EXTREMELY LIMITED SPONSORSHIP

OPPORTUNITIES STILL AVAILABLE

Call Joseph at +971 (0)4 440 2536 or email [joseph.ridley@terrapinn.com](mailto:joseph.ridley@terrapinn.com)

# Sponsorship and Branding Packages

Package / benefits	Exhibitor	Silver	Gold	Platinum	Title
Content and thought leadership benefits					
Keynote speaking slot					1
Conference speaking slot			1 (Or a r/t)	1	1
Host a round table			1 (Or a conf pres)	1	2
Seminar speaking slot		1	1	2	2
90 Minute workshop				(On application)	1
Launch pad slot	(On application)	(On application)	(On application)	(On application)	(On application)
Lead generation benefits					
3 Minutes 3 big ideas video content				1	1
Invitation to contribute to the event e-book			1	1	1
Inclusion in a monthly community e-newsletter			1	1	1
Solo content email shot		1	1	2	2
Branding and profiling benefits					
Priority logo positioning on event promotions		Silver level	Gold level	Platinum level	Yes
Website listing - profile and logo	Yes	Yes	Yes	Yes	Yes
Visitor show guide listing - logo	Yes	Yes	Yes	Yes	Yes
Visitor show guide listing - profile	50 Words	50 Words	100 Words	250 Words	250 Words
Visitor show guide - advert		1/4 Page	1/2 Page	1 Page	1 Page
Delegate documentation - advert/whitepaper			Yes	Yes	Yes
Networking benefits					
VIP passes for your executives / clients	Discounted rate	2	4	10	10
Pre-arranged meetings with buyers		3	6	10	15
Use of networking app	Yes	Yes	Yes	Yes	Yes
Exhibition stand space	9+ m²	36 m²	48 m²	64 m²	64+ m²
Investment required (usd)	\$805 / \$895 (Per sqm)	\$35'000	\$45'000	\$75'000	\$150'000
**Bespoke sponsorships and bolt-ons available on request					

WE OFFER CUSTOMISABLE PACKAGES  
Call **Joseph** at **+971 (0)4 440 2536** or email **joseph.ridley@terrapinn.com**

# Exhibitor Packages

## PACKAGE BENEFITS

- A stand or space in a prominent position on the exhibition floor
- Unlimited use of networking app for setting up sales meetings
- Your logo and profile will appear on the show website with link to your site
- Inclusion in the onsite visitor show guide exhibitor listing

Your investment  
**Shell scheme \$895 USD per sqm**  
(walls, fascia board, power, carpet, lights, table and two chairs)

**Raw space \$805 USD per sqm**



## STANDARD PACKAGES

SQM	Shell scheme @ US \$895	Raw space @ US \$805	Raw space @ US \$644
9	\$8,055	\$7,245	<b>20%</b> discount for companies who take <b>48sqm</b> of raw space above
12	\$10,740	\$9,660	
16	\$14,320	\$12,880	
18	\$16,110	\$14,490	
24	\$21,480	\$19,320	
32	N/A	\$25,760	\$30,912
36	N/A	\$28,980	
48	N/A	(\$38,640)	
64	N/A	(\$51,520)	

TO EXHIBIT  
Call **Joseph** at **+971 (0)4 440 2536** or email **joseph.ridley@terrapinn.com**

# BOOK YOUR DELEGATE PASS TODAY!



**Don't miss out! Discount expires 14 May 2016**

It is really easy to book your place online.

Go online and book now on

**[www.terrapinn.com/cardsme2016](http://www.terrapinn.com/cardsme2016)**

	<b>PREMIUM DELEGATE PASS</b> (price per person)	<b>INDIVIDUAL</b>	<b>GROUP OF 3 OR MORE</b> (per person)
<b>2 DAY PASS</b>	FINAL PRICE	2195	1485
	BOOK BEFORE 14 MAY	2095	1415
<b>3 DAY PASS</b>	FINAL PRICE	2965	1820
	BOOK BEFORE 14 MAY	2830	1915
<b>4 DAY PASS</b>	FINAL PRICE	3405	2300
	BOOK BEFORE 14 MAY	3250	2195
Rates subject to 10% DTCM tax   All prices in USD			



Register now and get the offer price - on your phone

Scan this QR pattern with the camera on your smartphone and register.

You can also register on our web site at **[www.terrapinn.com/cardsme2016](http://www.terrapinn.com/cardsme2016)**

## BOOK NOW

Go to **[www.terrapinn.com/cardsme2016](http://www.terrapinn.com/cardsme2016)** and book or call **+971 (0)4 440 2535**

## BRING YOUR TEAM

There's so much great content, you can't possibly cover it all alone! Bring your team and get an extra discount.

Take advantage of the special group packages available.

Call **+971 (0)4 440 2535** for more details or go to **[www.terrapinn.com/cardsme2016](http://www.terrapinn.com/cardsme2016)**

## PRACTICAL INFO

### VENUE

**Sheikh Saeed Halls 5 - 8**

Dubai International Convention and Exhibition Centre,  
Dubai, UAE

### DATES

**Conference and exhibition** 31 May - 1 June 2016

**GovPay Summit** 30 May 2016

**Workshops** 30 May 2016

**Workshops** 2 June 2016

Check **[www.terrapinn.com/cards-venue](http://www.terrapinn.com/cards-venue)** for venue details

# SMART CARD & PAYMENTS *Awards* MIDDLE EAST

presented by  
**INFINIA**  
SERVICES & SOLUTIONS

Each year the Smart Card & Payments Awards presented by Infinia Services and Solutions honors companies and individuals who have transformed the payment industry and provided real value to their customers. Voted on by a panel of handpicked experts, the awards are an opportunity to reflect on the best of the last year.

The card and payments community comes together on the 31st May at the Armani Hotel, Dubai for a night of celebrations. Superb entertainment, exquisite food and the company of some of the greatest minds in the industry will guarantee you a night packed with fun and networking at the highest level.



## THE CATEGORIES

- |                            |  |
|----------------------------|--|
| Best Prepaid Program       | Best Mobile Banking Experience           |
| Best Premium Card          | Best Contactless Solution                |
| Best Credit Card           | Best Smart Government Payment Initiative |
| Best Co-branded Card       | Best Customer Engagement Program         |
| Most Improved Payment Card | Best Payment Innovation of the Year      |
| Best Corporate Card        | Best Technological Innovation            |
| Best mPayment Innovation   |  |

To book a table contact

**Andrew Shoesmith** on +971 (0) 4 440 2422  
or email [andrew.shoesmith@terrapinn.com](mailto:andrew.shoesmith@terrapinn.com)