

# Electronic Payments Summit V

Hosted by Adam Frisch

June 4, 2008

The Roosevelt Hotel  
New York City

|            |  |                                |
|------------|--|--------------------------------|
| 7:00 a.m.  | <b>Registration and Continental Breakfast</b>  | <b>Ballroom Foyer</b>          |
| 7:45       | <b>Welcome Remarks</b><br>UBS<br>Adam Frisch, Managing Director and Senior Analyst, Computer Services & IT Consulting  | <b>Ballroom</b>                |
| 8:00       | <b>Panel 1: How will the European payments landscape change and who wins?</b><br>Given the intensified regulatory proposals and activities (specifically SEPA and interchange reform), the payments landscape in Europe is changing very quickly. This panel will provide an update on the reforms and discuss who may (and may not) benefit from the potential changes.<br><br><b>Featuring a panel of:</b><br><b>Robert Courtneidge</b> , Attorney/Consultant, Salans<br><b>Robert Evans</b> , Group Executive, Business Expansion, TSYS<br><b>Julie Pukas</b> , Director, International Cards<br><b>Joanne Robinson</b> , Founder, Commercial Payments International  |                                |
| 8:45       | <b>Breakout Sessions with Panel 1</b>  | <b>Ballroom/Ballroom Foyer</b> |
| 9:05       | <b>Panel 2: What are the key payment decisions that banks will face in the coming years?</b><br>With direct access to vast amounts of consumers and businesses and their role as a trusted service provider, banks remain on the "front lines" in developing/delivering applicable and value-added payment solutions to their customers. This panel will attempt to explore how banks will work to maintain their leadership position within the payment landscape given recent changes in network ownership, continued threats from non-bank entrants and the weakened consumer credit backdrop.<br><br><b>Featuring a panel of:</b><br><b>Pam Joseph</b> , Vice Chairman, U.S. Bancorp<br><b>Scott Peterson</b> , Senior Vice President, Payment Strategy, Wells Fargo<br><b>David Evans</b> , Founder, Market Platform Dynamics<br><b>Aaron McPherson</b> , Practice Leader, Financial Services, Financial Insights (IDC) | <b>Ballroom</b>                |
| 10:05      | <b>Breakout Sessions with Panel 2</b>  | <b>Ballroom/Ballroom Foyer</b> |
| 10:25      | <b>Panel 3: How will regulatory and legal actions impact the payments industry?</b><br>The intensity and scope in which regulatory and legal activities are heating up in the U.S. and abroad has increased the focus on its (potential) impact on the business models for traditional networks and issuers from both a strategic and economic perspective. This panel will explore the rationale behind current actions, why they may or may not bear fruit and their possible impact on the industry.<br><br><b>Featuring a panel of:</b><br><b>Jeffrey Shinder</b> , Managing Partner, Constantine Cannon<br><b>Mallory Duncan</b> , Senior Vice President and General Counsel, National Retail Federation (NRF)<br><b>Bill Manteria</b> , Vice President, State Government Relations, Food Marketing Institute (FMI)<br><b>Eric Grover</b> , Principal, Intrepid Ventures  | <b>Ballroom</b>                |
|            | <i>*No Breakout Session</i>  |                                |
| 11:15      | <b>Fireside Chat</b><br>Elizabeth Buse, Global Head of Product, Visa Inc.  |                                |
| 12:00 p.m. | <b>Break</b><br><b>Boxed Lunch will be available in the Ballroom Foyer</b>   | <b>Ballroom Foyer</b>          |

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| 12:10 p.m. | <p><b>Lunch and Panel 4: What will V and MA be when they “grow up”?</b></p> <p>Given the significant structural and ownership changes, Visa and MasterCard are facing a new paradigm under which they will operate, not only from a competitive and operating perspective, but also a strategic one. This panel will explore what are the key risks/opportunities facing the networks today, how the network operating model may change going forward and what other types of new business opportunities they might pursue that leverage their powerful, global platforms.</p> <p><b>Featuring a panel of:</b><br/> <b>Gene Lockhart</b>, Chairman, Financial Institutions (Former CEO of MA), Diamond Castle<br/> <b>Pam Joseph</b>, Vice Chairman, U.S. Bancorp<br/> <b>Jane Wheeler</b>, Senior Managing Director, Evercore Partners<br/> <b>Richard Crone</b>, Founder, Crone Consulting<br/> <b>David Dove</b>, Partner, Mercatus LLC</p>  | <b>Ballroom Foyer</b>          |
| 1:10       | <b>Breakout Sessions with Panel 4</b>   | <b>Ballroom/Ballroom Foyer</b> |
| 1:30       | <p><b>Panel 5: What are the risks and opportunities facing the merchant acquiring market today?</b></p> <p>Regulatory and legal activities, changing network structures, competitive actions and a maturing U.S. market all stand to have a (potentially large) impact on the merchant acquiring industry through the alteration of traditional operating models. This panel will explore how these forces may create both risks and opportunities for the current players, and how acquirers may seek new sources of growth while weighing the balance between profitability and investment.</p> <p><b>Featuring a panel of:</b><br/> <b>Jeff Baker</b>, Senior Vice President, Corporate Development &amp; Strategy, Global Payments<br/> <b>Nick Sommerio</b>, Chief Financial Officer, RBSLynk<br/> <b>Silvio Tavares</b>, Senior Vice President, Head of Investor &amp; Industry Relations, First Data<br/> <b>Brian Green</b>, Senior Vice President, Moneris Solutions<br/> <b>Adil Moussa</b>, Analyst, Aite Group</p>                                  | <b>Ballroom</b>                |
| 2:15       | <b>Breakout Sessions with Panel 5</b>   | <b>Ballroom/Ballroom Foyer</b> |
| 2:35       | <b>Break</b>  | <b>Ballroom Foyer</b>          |
| 2:45       | <p><b>Panel 6: Emerging Payments – Healthcare</b></p> <p>With disparate, non-standardized and legacy systems and processes, the healthcare industry remains ripe for increasing efficiency with regard to patient authentication, payment settlement/adjudication and information management. This panel will explore these challenges in more detail and discuss the obstacles and requirements facing the creation of an end-to-end functional solution while flushing out how current players in the payments value chain could play a role in developing industry-wide applications.</p> <p><b>Featuring a panel of:</b><br/> <b>Ed McLaughlin</b>, Global Group Head, Bill Payment and Healthcare, MasterCard Inc.<br/> <b>John Reynolds</b>, President, Healthcare Payment Solutions, Metavante<br/> <b>Paul Simpson</b>, Global Head, Public Sector, Healthcare and Wholesale Cards, Citigroup<br/> <b>Mark Keck</b>, Executive Vice President, TriHealix<br/> <b>Paul Contino</b>, Vice President, Information Technology, Mt. Sinai Medical Center</p> | <b>Ballroom</b>                |
| 3:35 p.m.  | <b>Breakout Sessions with Panel 6</b>   | <b>Ballroom/Ballroom Foyer</b> |



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| 3:55 p.m. | <b>Panel 7: What are the threats to traditional remittance models and how may they respond?</b> <b>Ballroom</b><br>Traditional remittance models are no longer facing just the threat of new entrants (e.g. niche/regional players and banks), but also the challenges emanating from new forms of competition such as alternative models (mobile, card-based) and structures (global payment networks). This panel will review what are some of the more meaningful emerging threats, how these models could transform the traditional industry and what are potential responses by the incumbent players.<br><br><b>Featuring a panel of:</b><br><b>Carol Realini</b> , Founder and CEO, Obopay<br><b>Dax Cummings</b> , Chief Operating Officer, Revolution Money<br><b>Stuart Reis</b> , President and Founder, The Rye Group<br><b>Mohit Davar</b> , Chief Executive Officer, Coinstar Money Transfer, Coinstar |
| 4:40      | <b>Breakout Sessions with Panel 7</b> <b>Ballroom/Ballroom Foyer</b>   |
| 5:00 p.m. | <b>Conference Concludes</b>  |

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