



0830-0900	Welcome coffee & registration in the exhibition area	
0900-0905	<p>Welcome</p> <p>Douglas Blakey Group Editor for Consumer Finance Timetric</p>	
Session 1	Global perspective, local context: an overview of the growth of prepaid	
0915-0925	<p>The big picture: key global trends in prepaid services</p> <ul style="list-style-type: none"> Global prepaid market overview: strong growth and expected total value of \$800bn by 2017 What key geographies, industries and consumer groups are shaping the prepaid market? Key indicators of rapid adoption rates and forecasts of financial opportunities in existing economic climate <p>Rich Bialek Senior Director – Prepaid Central Europe Middle East and Africa Visa</p>	
0925-0945	<p>Regional lens: how does prepaid in the MENA region reflect the global growth?</p> <ul style="list-style-type: none"> Unique role of the Middle East in the global adoption of prepaid: what drives the growth of prepaid in the region? How will the regional economic reality influence the development of prepaid products in corporate, governmental and general prepaid categories? What specific customer needs can prepaid payment options fulfil in the Middle East: a closer look at consumer groups <p>Sumit Tyagi Director – Prepaid Products Middle East and North Africa Visa</p>	
0945-1005	<p>Prepaid Cards: Risk and Security</p> <ul style="list-style-type: none"> What are the threats to payment cards and to prepaid cards in particular? Are prepaid cards less secure than other types of payment cards? How security responses have evolved to meet the emerging threats <p>Allen Chilver Senior Manager PricewaterhouseCoopers</p>	
10.05-10.30	Panel Discussion & Audience Q&A's	
10.30-11.00	Coffee Break	

Session 2	The Impact of Prepaid Programmes and Emerging Business Opportunities	
1100-1105	Chairmans Introduction Francesco Burelli Partner Value Partners	 VALUE PARTNERS <small>MANAGEMENT CONSULTING</small>
1105-1125	Tackling Humanitarian Crisis with Prepaid Solutions: Cairo Amman Bank Pay Cards Case Study <ul style="list-style-type: none"> • Innovation in product segmentation and development • Visa Product Customisation to new customer segment • Corporate responses to humanitarian crisis Maha Al -Said Business Development Manager Cairo Amman Bank	 بنك القاهرة عمان CairoAmmanBank
1125-1145	From Cash to Card: Al Fardan Exchange Case Study <ul style="list-style-type: none"> • How to launch a successful prepaid card programme? • Understanding the challenges and opportunities with prepaid • What is coming next? Preparing for the future Ibrahim Ahmed Head of e-Banking and Prepaid Cards Al Fardan Exchange	 الفردان للصرافة AL FARDAN EXCHANGE <small>It's about service</small>
1145-1205	Open Loop Retail Gift Cards: Beyond Paper Vouchers <ul style="list-style-type: none"> • Designing a prepaid Card for the region's largest retailer: Why gift electronically? • Open Loop vs. Closed Loop • Way forward: Virtual Card, Peer-to-Peer gifting, Employee Gifting, Zakat Tanvir Shah Head of Partnerships Retail Banking, Cards Abu Dhabi Islamic Bank	ADIB  مصرف أبوظبي الإسلامي
1205-1225	Prepaid Cards and Financial Inclusion Case of Egypt Post <ul style="list-style-type: none"> • ENPO Background • Target Customers • Plan and Achievements Ashraf Gamal El Deen Executive Chairman Egyptian National Post Organisation	
1225-1240	Panel Discussion & Audience Q&A's	
1240-1400	Networking lunch	

Session 3	Corporate Prepaid: Increasing Business Efficiency with Prepaid Payroll Options	
1400-1405	Chairman's Introduction Allen Chilver Senior Manager PricewaterhouseCoopers	
1405-1425	The Corporate Prepaid Opportunity <ul style="list-style-type: none"> • Size of the prepaid corporate opportunity • Key industry trends in the prepaid industry • The corporate prepaid business case Francesco Burelli Partner Value Partners	
1425-1445	Tailoring Corporate Prepaid Offer to the Needs of Private Sector Organisations <ul style="list-style-type: none"> • Comprehensive approach to implementing corporate prepaid programmes • Efficient innovation: cost-effective prepaid solutions to improve the bottom line • Helping organisations to streamline payroll and other corporate services Julian Little Head of Prepaid Products Majid Al Futtaim Group	
1445-1505	Steps in Prepaid Payroll Programme Implementation: a CBD's Prepaid Card Case Study <ul style="list-style-type: none"> • A smart solution to governmental electronic payroll regulation: catering for global citizens • Implementing transition to prepaid payroll systems: how to ensure employee support and promote quick adoption • Benefits of co-branded prepaid payroll programmes: how cooperation with a strong bank can enhance corporate image Souheil Joseph Yammine Head of Cards Management Commercial Bank of Dubai	
1505-1525	A Wealth of Opportunities – but can your Systems Deliver? <ul style="list-style-type: none"> • Proven prepaid opportunities are diverse: consumer e-commerce and cards, corporate purchasing, supplier payments, payroll payments, travel and expenses, disbursements ... • But can your card systems deliver successful end-to-end corporate solutions? • What you need to succeed: Ixaris and 3omlti apply the technology and lessons from the leaders around the world to the Middle East. Alex Mifsud Founder and CEO Ixaris Khalid AlHolan Founder and CEO 3OmIti	 
	Joining on stage for panel discussion: Elias Ghanem Founder and CEO Telr	
1525-1540	Panel Discussion & Audience Q&A's	
1540-1600	Coffee Break	

Session 4	Innovation in Prepaid: Next Steps in Prepaid Evolution	
1600-1605	Chairman's Introduction David Parker Consultant Polymath Consulting	
1605-1625	A New Chapter in Card Payment Evolution: the Business Model of Prepaid <ul style="list-style-type: none"> Understanding the revenue model behind the corporate and consumer prepaid options Will prepaid - globally and regionally – overtake other forms of payment? Timing your investment decisions: how to spot growing demand and new business opportunities Harshvardhan Singh Head of Cards Emirates Islamic Bank	
1625-1645	Opportunities and Threats of Prepaid Mobile Payments: International Perspective <ul style="list-style-type: none"> The development of Mobile Wallets Opportunities and Threats Best Practices and Projects Bernardo Nicoletti Director Continental Europe and Middle East TranSigma Partners Professor of IT Procurement University of Rome Tor Vergata	
1645-1705	Prepaid as the Ultimate Customer-Focused Innovation <ul style="list-style-type: none"> Why is prepaid attractive to both mass and niche customers? Providing innovating financial solutions to a wider market A smart alternative to cash and check payments for mass market categories: focusing on enabling easy access and transparent money management platforms How is spend segmentation promoting new attitudes to financial management: example of NBAD Visa Prepaid Card Uzzam Malik Group Product Manager National Bank of Abu Dhabi	
1705-1725	Global Perspective: Visa Prepaid Innovation from International Markets <ul style="list-style-type: none"> Tailoring a new kind of prepaid products to specific markets and user needs Offering extra value to customers: how to deliver excellent customer service beyond expectation Providing global access, unique benefits and discounts to the prepaid card owners Denis Kononets Director, Prepaid Products Russia, CIS, South East Europe Visa Pragasen Govender Director – Prepaid Sub Saharan Africa Visa	

17:25-17:45	<p>Panel Discussion, Audience Q&As and Chairman's Wrap Up</p> <p>Douglas Blakey Group Editor for Consumer Finance Timetric</p> 
19:00-20:00	Drinks Reception
20:00-23:00	Prepaid Middle East Awards Dinner