

# ENHANCE YOUR KNOWLEDGE ON TOP INNOVATIVE TOPICS

NETWORK WITH 1600+ INTERNATIONAL ATTENDEES



## CONFERENCE PROGRAMME

TUESDAY NOVEMBER 4	WEDNESDAY NOVEMBER 5	THURSDAY NOVEMBER 6
<b>mPOS &amp; iBeacons: Always more Innovation for the Connected Commerce</b> Room 1	<b>Mobile Services, Enablers of our Mobile Future</b> Room 1	<b>NFC/HCE, a Successful Connected Commerce</b> Room 1
<b>Wallets, Bitcoins, New Means of Payments</b> Room 2	<b>Security Documents &amp; e-Governments</b> Room 2	<b>Mobile Payment: Security First! (HCE, NFC, Apple Pay, SE, TEE)</b> Room 2
<b>Privacy in the Digital Society</b> Room 3	<b>EMV: Challenges &amp; Benefits</b> Room 3	<b>Biometrics Applications</b> Room 3
<b>Instant Issuing and Personalization: What's new?</b> Room 4	<b>Connected Objects: Connectivity and Intelligence (M2M, Internet of Things)</b> Room 4	<b>Towards Trusted Cloud Services</b> ----- <b>Smart Mobility in Transport</b> Room 4



## OPENING SUMMIT

**Tuesday November 4, 10.00am-12.30pm - Amphitheatre Jean Thèves **Room 401****

The Opening Summit is the prestigious opening conference of CARTES that gathers the entire Payment, Identification and Mobility ecosystem. The debates featuring industry leaders will explore macro trends behind tomorrow's innovation. Moreover, Eurosmart will present an overview of key market trends and a market forecast.

**KEYNOTE SPEECH: Orange NFC Rollout in France: Status & Challenges**

François-Xavier Godron, Director NFC Program – **Orange France**

**PREVIEW PRESENTATION of the forecast and market trends**

Oyvind Rastad, Chairman – **Eurosmart**

**PANEL DEBATE** featuring industry leaders to discuss ground-breaking topics:

- **Innovation for Payment and Retail**  
Moderated by **John Devlin - The Human Chain**
  - Mobile Payments
  - Secure Online Payments
  - New Innovation and Services
- **Privacy for the Digital Society**  
Moderated by **Jean-Noel Georges**, Global Program Director, **Frost & Sullivan**
  - Lessons Learned
  - Trust & Usability
- **Connectivity and Intelligence: Internet of Things, Mobility and M2M**  
Moderated by **Alex Green**, Senior research Director, **HIS**
  - Top IoT Security Challenges
  - Facilitate an ecosystem for IoT

Panelists:

- ▶ June Yee Felix, President Europe - **VeriFone**
- ▶ Stefan Hofschien, CEO for the Chip Card Division - **Infineon Technologies**
- ▶ Ulrich Huewels, SVP & General Manager, BL Secure Identification Solutions - **NXP Semiconductors**
- ▶ Philippe Cambriel, President Europe - **Gemalto**
- ▶ Pierre Antoine Vacheron, EVP SEPA Europe, **Ingenico Group**
- ▶ Marc-Henri Desportes, General Manager, **Worldline**
- ▶ Eric Duforest, Managing Director of the Payment Business Unit, **Oberthur Technologies**

# TUESDAY NOVEMBER 4

## Room 4

### Instant Issuing and Personalization: What's new?

Acquiring new customers and enabling them to get a bank card instantly is key for today's financial institutions. How to enhance the customer acquisition and improve card activation rates? How to save the cost? What are the opportunities in the market of instant issuing?

**Chairman :** Michelle EVANS, Senior Consumer Finance Analyst - **Euromonitor International**, U.S.A.

09:40-10:10

**From Cards to Mobile: The Five Most Impactful Trends in Payments Today**

Michelle EVANS, Senior Consumer Finance Analyst - **Euromonitor International**, U.S.A.

10:10-10:40

**Instant Issuing: Towards the Bank Branch of the Future**

Olivier SERY, Head of EMV Excellence Center and Spain Country Manager - **Tas Group**, SPAIN

Luca SPINA, Marketing Manager - **CTS Electronics**, ITALY

10:40-11:00

Coffee-break

11:00-11:30

**Instant Issuance of EMV Cards**

John EKERS, Global CIO - **ABnote**, U.S.A.

11:30-12:00

**How Flash Technology Has Helped to Counterattack the Target Breach in US**

Cristina DELERA, Senior Marketing Manager - **Infineon Technologies**, GERMANY

12:00-12:30

**When Breaches Happen: How to Preserve Customer Relationships with Instant Issuance**

Ray WIZBOWSKI, VP of Financial Vertical Marketing - **Datacard Group**, UNITED KINGDOM

12:30-14:00

Lunch

14:00-14:30

**Have We Been Focusing more on Costs, Security, New Technologies than on Customer Satisfaction?**

Liao HUNG, Director - **CardMonitor**, BRAZIL

José Antonio CAMARGO DE CARVALHO, Founder and Partner – **CardMonitor**, BRAZIL

14:30-15:00

**The Importance of Card Design to Reach Top of Wallet Positioning**

Wahler ADAM, Creative Director - **A To A Studio Solutions**, U.S.A.

15:00-15:30

Coffee-break

15:30-16:00

**Cardholder Mobility Enabled via Issuance Services**

David COOK, Pre Sales Support Manager - **Oberthur Technologies**, UNITED KINGDOM

16:00-16:30

**How Loyalty May Be the Key Component of Personalization**

Michelle EVANS, Senior Consumer Finance Analyst - **Euromonitor International**, U.S.A.

16:30-17:00

**Using the Point-of-Sale to Bring Customer Insight Worldwide**

Georgina NELSON, Founder and CEO - **Trurating**, UNITED KINGDOM

## Room 3

### Privacy in the Digital Society

Digital society brings with it new privacy challenges. Although we feel more and more comfortable about employing new technologies in our daily lives, the confidence has recently been seriously undermined by various surveillance scandals. Throughout the day, you will learn more about the various challenges the digital society is facing!

**Chairman:** Nick SMALING, Managing Consultant – **Deloitte**, NETHERLANDS

09:40-10:10

**The Future of eID**

Didier CHAUDIN, Member of The Working Group e-ID - **Eurosmart**, BELGIUM

10:10-10:40

**Data Security, a Driver for the Development of the Digital Economy**

Thierry LE FORBAN, Product Manager - **Monext**, FRANCE

10:40-11:00

Coffee-break

- 11:00-11:25 **Regulations and Capturing Business Opportunities in a Changing World**  
Robert GASKAMP, Managing Director - **Identity.next**, THE NETHERLANDS
- 11:25-11:50 **Real Security Asks for a Secure Element**  
Carsten TRAUPE, Director Marketing - **NXP Semiconductors**, GERMANY
- 11:50-12:15 **Tackling Lack of Trust in Online Reviews Through Innovative Identity Solutions**  
Olivier MAAS, R&D Project Manager - **Worldline**, FRANCE
- 12:15-12:40 **How should we replace Physical Identity Cards with a Virtual Equivalent?**  
Mark BAAIJENS, Founder – MobyFace, THE NETHERLANDS
- 12:40-14:00 Lunch
- 14:00-14:25 **Unlocking the True Value of Digital Identity by re-using Identity Solutions**  
Arne VIDAR HAUG, Co-Founder - **Signicat**, NORWAY
- 14:25-14:50 **Secure Identity of Cardholders with Biometrics**  
Susanne HANNESTAD, Executive Board Director - **Zwipe**, NORWAY
- 14:50-15:15 **Privacy Enabled by Innovative Security Solutions**  
Marcus JANKE, Lead Principal - **Infineon Technologies**, GERMANY  
Peter LAACKMANN, Senior Principal, **Infineon Technologies**, GERMANY
- 15:15-15:30 Coffee-break
- 15:30-16:00 **My Life, my Data, my Private Life**  
Anne-marie HARTMANN, Marketing Innovation Manager, Cloud security and Identity - **Oberthur Technologies**, FRANCE
- 16:00-16:30 **Is Current Payment Regulation for or against User Privacy?**  
Moshe COHEN, CTO - **On Track Innovation (OTI)**, ISRAEL
- 16:30-17:00 **Security as a Service: A Complex Creation Based on a Humble Idea**  
Per SKYGEBJERG, COO - **Keypasco**, SWEDEN

## Room 2

### Wallets, Bitcoins, New Means of Payments

From new currency networks and virtual money like Bitcoin or Ripple to the expansion of social networks like Facebook into commerce, businesses are aligning forces to get the new generation of commerce into their grasp. This disruptive day will update attendees on what is going on.

**Chairman : Windsor HOLDEN, Research Director - Juniper Research, UNITED KINGDOM**

- 09:40-10:40 **Panel Discussion: The Future of Bitcoin**  
Eric LARCHEVEQUE, CEO - **La Maison du Bitcoin**, FRANCE  
Thomas VOEGLIN, Founder - **Electrum Technologies**, FRANCE  
Pierre NOIZAT, COO & Co-Founder - **Paymium**, France  
Frédéric MARTIN, NEOWAVE System Architect & Co-Founder - **PRISMicide**, FRANCE
- 10:40-11:00 Coffee-break
- 11:00-11:30 **Could Bitcoin be the Future of Payment? What are its Advantages?**  
Jean Claude BARBEZANGE, R&D Director - **Worldline**, FRANCE
- 11:30-12:00 **Risks of Cryptocurrency: Are Your Customers Ready to Handle Bitcoins? Think Twice!**  
Stefano CIMINELLI, Executive Director, EMEA Financial Services – **Ernst & Young**, BELGIUM
- 12:00-12:30 **How GlobalPlatform's TEE is Solving the Missing Security Link for Mobile Wallets**  
Kevin GILLICK, Executive Director - **GlobalPlatform**, U.S.A.
- 12:30-14:00 Lunch
- 14:00-14:30 **Boosting Cross Border E and M Commerce with the SEPA Credit Transfert and Direct Debit**  
Cyril DOUGIER, Head of Business Development - **Preta**, FRANCE

- 14:30-15:00 **Using APIs and HCE to Make Physical World Payments Simple for any Mobile App**  
Hans REISGIES, SVP Market Development - **Sequent**, U.S.A.
- 15:00-15:20 Coffee-break
- 15:20-15:45 **How to Launch an Efficient “Wearable (Payment) Devices” Strategy**  
Olga TITOVA CANDEL, Product Manager, Payment Business Unit - **Oberthur Technologies**, FRANCE  
Nathan HILT, Director - **PriceWaterhouseCoopers**, U.S.A.
- 15:45-16:10 **Making Sense of the Speed of Change in Payments Today**  
Luca ANDREW, Partner - **PriceWaterhouseCoopers**, U.S.A.  
Nathan HILT, Director - **PriceWaterhouseCoopers**, U.S.A.
- 16:10-16:35 **The Future of Cash**  
Ron DELNEVO, Executive Director - **ATMIA**, UNITED KINGDOM
- 16:35-17:00 **The New Generation of Digital Wallets**  
Jean-Charles RICOMINI, Software Strategy & Design - Payments & Card - **Sopra Banking Software**, FRANCE  
Philippe DYSERYN, CMO - **Orange W-HA**, FRANCE
- Room 1**
- mPOS & iBeacons: Always more Innovation for the Connected Commerce**
- The in-store shopping experience is getting transformed as customers increasingly use multiple devices while shopping, particularly mobile. The adoption of new technologies by customers is causing a true revolution at the point of sale. Come and discover how new technologies deliver an enhanced customer experience while they represent a business opportunity for the retailers.
- Chairman : Angelo CACI, Associate Director - ADN'Co, FRANCE**
- 09:40-10:10 **Future of Connected Commerce**  
JJ. KIELEY, VP Commercialisation, Global Network Business - **American Express**, U.S.A.
- 10:10-10:40 **Lead Retail Trends - M-commerce, Social Media,...**  
Vincent DRUGUET, Deputy General Manager - **DigitasLbi France**, FRANCE
- 10:40-11:00 Coffee-break
- 11:00-11:30 **Transforming the Moment of Payment into a Moment of Interaction**  
Philippe DAVID, CEO , **Welcome Real-time** - FRANCE
- 11:30-12:30 **Panel Discussion: mPOS, HCE/BLE/NFC, Added-Value Services, Omni-Channel**  
Nigel MOTYER, General Manager, EMEA Acquiring Alliances - **First Data**, IRELAND  
Nigel DEAN, Director, Technical Communications - **Spire Payments**, UNITED KINGDOM  
Erik VLUGT, VP Global Products - **VeriFone**, U.S.A.  
Stephane JACQUIS, VP Solution & Product Marketing, Ingenico Sepa - **Ingenico Group**, FRANCE
- 12:30-14:00 Lunch
- 14:00-14:30 **Technology Developments as a Response to the Changes in the Sector**  
Pierre BLANC, Key Account Innovation Manager - **Pôle des Industries du Commerce (PICOM)**, FRANCE
- 14:30-15:00 **A Successful Drive to Store Example with Mobile Coupons**  
Laetitia GAZEL ANTHOINE, CEO - **Connectings**, FRANCE
- 15:00-15:30 Coffee-break
- 15:30-16:00 **Paradigm Shift in Retail: M-Commerce As It Should Be**  
Janos KOKA, President & CEO / Former Minister of Economy - **Cellum Global Corp.**, HUNGARY
- 16:00-16:30 **Smart Wearable Payment: Overview, Use Cases and Return of Experience**  
Jean Claude BARBEZANGE, R&D Director - **Worldline**, FRANCE
- 16:30-17:00 **The Mobile Revolution Is Underway**  
Nicolas SCHAETTEL, Senior Director Products EMEA - **Paypal**, FRANCE

# WEDNESDAY NOVEMBER 5

## Room 1

### Mobile Services, Enablers of our Mobile Future (Prepaid, Loyalty, Financial Inclusion)

The mobile revolution has shifted gears from connectivity to services, and we're only now beginning to witness the deep impact this will have on all facets of our lives. The day-long session will explore different corners of the mobile services universe, and assess how they're acting to transform finance, retail and other sectors, and to redefine the consumer experience.

**Chairman :** Judah J. LEVINE, CEO - **Mondato, U.S.A.**

09:40-10:10

**Firenzecard Discover the City & more...**

**Roberto DINELLI**, Program Manager - **Linea Comune**, ITALY

10:10-10:40

**Digital Cash Transforming African Aid Programmes**

**Ram BANERJEE**, Director - **Transaxiom**, UNITED KINGDOM

10:40-11:00

Coffee-break

11:00-11:30

**How Mobile Financial Services are Redesigning the Financial Industry**

**Jack PAN**, VP, International Business - **Watchdata Technologies**, SINGAPORE

**Filipe MELLO**, Deputy General Manager - **Watchdata Technologies**, BRAZIL

11:30-12:00

**Unlocking Your Fullest Potential Through Omnichannel**

**Tom CONLON**, Vice President, Marketing & Business Development - **VeriFone**, UNITED KINGDOM

12:00-12:30

**How Mobile Services will enhance Edenred's Prepaid Corporate Service**

**Antoine DUMURGIER**, General Director Strategy & Development - **Edenred**, FRANCE

12:30-14:00

Lunch

14:00-14:30

**Anytime, Anyplace, Anywhere: The Growing Threat to Mobile Devices**

**David EMM**, Senior Security Researcher - **Kaspersky Lab**, UNITED KINGDOM

14:30-15:00

**Consumers and Mobile Payments - A Global Segmentation**

**Suraya RANDAWA**, Head Of Loyalty Financial Services - **Ipsos**, UNITED KINGDOM

15:00-15:30

Coffee-break

15:30-16:00

**Best Ways to engage with Consumers & Merchants in Mobile Payments**

**Simone RANUCCI**, CIO – **goSwift** - SINGAPORE

16:00-16:30

**Mobile Shopping Gets Smart - 2.0 Retail Shopping Case Studies**

**Christophe PECQUERIE**, COO – **Airtag**, FRANCE

16:30-17:00

**Bringing Mobile Payment Innovation to Market**

**Rob CAMERON**, Chief Product And Marketing Officer - **Moneris Solutions Corp.**, CANADA

## Room 3

### EMV: Challenges & Benefits

This session aims to take the discussion away from the complexity of EMV technology, and explores different perspectives on the customer experience and adoption of EMV.

**Chairman :** Gérard de MOURA, President - **Galitt, U.S.A.**

09:40-10:30

**Widening of EMVCo scope & Next Gen**

**Christian DELPORTE**, Member of the Board of Managers – **EMVco**, BELGIUM

**Marc KEKICHEFF**, Member of the Board of Managers – **EMVco**, U.S.A.

10:30-11:00

Coffee-break



11:00-12:30

### Panel Discussion: US EMV Migration Forum

**Oliver MANAHAN**, Vice President, Advanced Payments - **MasterCard Worldwide**, CANADA

**Cathy MEDICH**, Director, Strategic Programs - **EMV Migration Forum and Smart Card Alliance**, USA

**Karen CZACK**, Vice President - Global Chip Products – **American Express**, U.S.A.

**Erik VLUGT**, VP Global Products – **VeriFone**, U.S.A.

12:30-14:00

Lunch

14:00-14:20

### EMV DI Smart Card Production Solution

**David ZHANG**, General Manager - **Golden Spring Internet of Things**, CHINA

14:20-14:40

### Partnership: the Key to Driving Unattended EMV in the Transportation and Parking Sector

**Jose DA SILVA**, CEO - **ADVAM**, AUSTRALIA

**Paul SIDWELL**, Channel Partner Director – **ADVAM**, AUSTRALIA

14:40-15:00

### End-to-end Tokenization of PAN between EMV-Application/Digital-Wallet and Issuer Host

**Milos DUNJIC**, CTO - **Cardis International**, THE NETHERLANDS

15:00-15:30

Coffee-break

15:30-16:00

### Because Non-Branded Payment, Petrol or Retail Cards Deserve the Benefits of EMV Too!

**Edouard DA SILVA**, Product Manager - **Oberthur Technologies**, FRANCE

16:00-16:30

### Is the PAN Going to Disappear ?

**Jean-louis MEYER**, Marketing Manager For Payment Solutions In EMEA - **Datacard Group**, UNITED KINGDOM

16:30-17:00

### A Secure Profile for Tokenization in E and M-Commerce

**Andreas STROBEL**, Board Member - **Smart Payment Association (SPA)**, GERMANY

## Room 4

## Connected Objects: Connectivity and Intelligence (M2M, Internet of Things)

We live in a world where billions of connected devices generate huge quantities of data. IoT represents a major transition in the history of the Internet as connections move beyond computing devices and enable seamless interconnectivity across devices, things and humans. Estimates for the IoT market value are massive as it leads to the creation of new products and services across all industries. Let's discover these new opportunities throughout this day!

**Chairman : Pierre COURRIEU**, Partner - **Cepheid-Consulting**, FRANCE

09:40-10:10

### M2M and IoT: Key Area of Focus for Growth

**Edward SIMONET**, M2M Director – **Oberthur Technologies**, FRANCE

10:10-10:40

### GlobalPlatform's Proposition for the Internet of Things

**Sebastian HANS**, Senior Standardization Manager - **Oracle**, U.S.A.

10:40-11:00

Coffee-break

11:00-11:30

### Managing the Machines – Why the eUICC is the Right Choice for M2M Security

**Michele SCARLATELLA**, Board Director - **SIMalliance**, SWITZERLAND

11:30-12:00

### Remote SIM Provisioning

**Jean-Christophe TISSEUIL**, Head Of SIM - **GSMA**, UNITED KINGDOM

12:00-12:30

### How to Establish Trust in the Connected World

**Jason HART**, Director/Chief Executive Officer - **Identiv**, U.S.A.

12:30-14:00

Lunch

14:00-14:20

### Leveraging Smartphones, RFID Tags, and One-Time Password Technology to Verify Proof of Presence

**Marc BIELMANN**, Vice President And Managing Director, Identification Technologies - **HID Global**, U.S.A.

14:20-14:40

### NFC, Security and Interactions in the Internet of Things

**Deepak JAIN**, CEO & Co-founder - **Devicefidelity**, U.S.A.

- 14:40-15:00 **How Smart Terminals Could Revolutionize Consumer Experience?**  
**Gilles BRULE**, Product Marketing Manager - **Ingenico Group**, FRANCE
- 15:00-15:30 Coffee-break
- 15:30-16:00 **Key Success Factors for Deploying Connected Objects: Quality, Resilience and Control**  
**Frédéric MARO**, General Manager - **MobiQuiThings**, FRANCE
- 16:00-17:00 **Panel Discussion: Views and Perspectives on Securing Exponentially Increasing Amounts of Objects Both Physically Accessible and Remotely Controllable**  
**Sean WYKES**, Chief Technology Officer - **Nascent Technology Consultants**, BRAZIL  
**Steve GUSSENHOVEN**, Marketing Manager - **Keolabs**, FRANCE  
**Emmanuel ROUTIER**, VP Global M2M, **Orange Business Services**, FRANCE

## Room 2

## Security Documents & e-Governments

Solid identity management and strong credentials practices are critical for governments. Governments from around the world are putting in place legal framework to leverage strong identity credentials for eGovernment, eHealth and eCommerce. Initiatives are taken across the globe to build digital identity and trusted credentials frameworks in cyberspace. We will illustrate this trend with some concrete examples.

- Chairman : Jean-Claude PERRIN, General Secretary - Secure Identity Alliance,**  
**Supporting Sustainable Economic Growth through the Development of Trusted Digital Identities and the Widespread Adoption of Secure eServices**  
**Jean-Claude PERRIN**, Secretary General - **Secure Identity Alliance**, FRANCE
- 09:30-09:50
- 09:50-10:10 **European Interoperability (eIDAS) and Digital Signature**  
**Alain DUCASS**, Digital Identity Director - **French Ministry of Finance**, FRANCE
- 10:10-10:30 **How Will Digital Inclusion Fundamentally Affect the Governmental Ecosystems Equilibriums?**  
**Hassan MAAD** - **Oberthur Technologies**, FRANCE
- 10:30-11:00 Coffee-break
- 11:00-11:30 **A Citizen Card to Open Your City**  
**David MITEL**, Product Manager - **Morpho**, FRANCE
- 11:30-12:00 **Mobile Devices Matter: Governments Working Smart(er)**  
**Adam TANGUN**, VP Sales - Europe, Government ID Solutions - **HID Global**, U.S.A.
- 12:00-12:30 **Trusted eID as the Fundamental Basis to Financial Inclusion and the Role of Governments**  
**Youzec KURP**, Vice President Marketing & Product Line, Government Programs - **Gemalto**, FRANCE
- 12:30-14:00 Lunch
- 14:00-14:30 **The Nigerian eID Project - A Case Study**  
**Chris ONYEMENAM**, Director General/Chief Executive - **Nigeria Identity Management Commission**, NIGERIA  
**Adam ROSS**, Product Manager e-ID Solutions - **Cryptovision**, GERMANY
- 14:30-15:00 **The Authentication Infrastructure Road Map in Government & Private Sector in Turkey**  
**Oktay ADALIER**, e-ID Technologies Department Manager - **Tubitak**, TURKEY
- 15:00-15:30 Coffee-break
- 15:30-16:00 **Successful Implementation of "Central Population Registers" in the Federation Bosnia and Herzegovina**  
**Alexander RISTIC**, Government Security Sales Manager - **Oesd Austrian State Printing House**, AUSTRIA  
**Dragan MIOKOVIC**, Head of Cabinet FMUP - **Federal Ministry of Interior**, BOSNIA HERZEGOVIA
- 16:00-16:30 **The New Ecuadorian Electronic ID Card: Delivering Services to Citizens**  
**Stefan BARBU**, Head Of Secure ID Americas - **NXP Semiconductors**, U.S.A.  
**Ramiro PAZMINO**, Deputy Director - **Instituto Geografico Militar del Ecuador**, ECUADOR
- 16:30-17:00 **eID in Developing Countries**  
**Mariana DAHAN**, Id4d Working Group Coordinator – **World Bank**, U.S.A.



# THURSDAY NOVEMBER 6

## Room 3

### Biometrics Applications

The introduction of Apple Pay is the indication that payments is a big driver for the adoption of consumer biometric authentication. Biometric technology is now being used in almost every area as it offers to customers a simple and secure solution, be it in smartphones, ATMs or bank branches. Best international experts will discuss the most promising innovative initiatives!

- 09:40-10:10 **Chairman : Isabelle MOELLER, Chief Executive - Biometrics Institute, UNITED KINGDOM**  
**The Key Dimensions of Biometrics-Based Authentication : User-experience, Form Factor Independence, Certification**  
**André DELAFORGE**, Communication Manager – **Natural Security Alliance**, FRANCE
- 10:10-10:40 **Contactless Biometric Payment - Experience from Live Trial**  
**Susanne HANNESTAD**, Executive Board Director - **Zwipe**, NORWAY
- 10:40-11:00 Coffee-break
- 11:00-11:30 **Biometrics in Payments**  
**Ernst BOVELANDER**, Director Service Line Advisory Services - **UL**, THE NETHERLANDS
- 11:30-12:00 **Loan Contracts to be Signed in Handwritten Digitized Form, BNP Paribas (Cetelem) Case Study**  
**Michal LICHNER**, Int. Business Development Manager - **Anasoft**, SLOVAK REP.
- 12:00-12:30 **Biometrics – Assured Identity in a Mobile World**  
**Richard AGOSTINELLI**, CEO – **Cross Match Technologies**, U.S.A.
- 12:30-14:00 Lunch
- 14:00-14:30 **In a World of Sensors and Over-Sharing, is Privacy really Dead?**  
**Sebastien TAVEAU**, Chief Developer Evangelist / VP OpenAPI - **MasterCard** , U.S.A.
- 14:30-15:00 **Biometrics in the Mainstream: Enabling New Services for Government and Commerce**  
**Max SNIJDER, CEO and Owner - European Biometrics Group**, THE NETHERLANDS
- 15:00-15:30 Coffee-break
- 15:30-16:00 **Authenticating your MIND: a Case Study in Cognitive Biometrics**  
**Richard PERRY**, VP Sales EMEA - **BioCatch**, ISRAEL
- 16:00-16:30 **Customer Applications in Biometric Authentication and Identity Requiring Fake Finger Detection Solutions**  
**Mark CORNETT**, Chief Operating Officer - **Nexid Biometrics**, U.S.A.
- 16:30-17:00 **Device Fingerprinting and Privacy: How to Combine them to Fulfill Strong Authentication?**  
**Quentin ALAMELOU**, R&D Engineer - **Atos Worldline**, FRANCE

## Room 4

### Towards Trusted Cloud Services

Security, privacy and data protection are key for the promotion of trustable Cloud solutions. Join this session and discover the latest trends with regards to Cloud platform management, the security impact of the chip-to-cloud alternative, as well as the best ways to manage multiple identities.

- 09:40-10:10 **Chairman : Jean-Noel GEORGES, Global Program Director, Research Manager - Frost & Sullivan, FRANCE**  
**Creating, Managing and Using Secure Identities across Multiple Smart Devices**  
**Yves ACKERMANN**, Strategic Growth Manager EMEA - **HID Global**, FRANCE
- 10:10-10:40 **Innovation in Financial Services Industry**  
**Stephen GREER**, Analyst - **Celent**, SPAIN
- 10:40-11:00 Coffee-break
- 11:00-11:30 **Cloud Based Rights & Contactless Application Management for NFC Devices in Practice**  
**Nicolai FINKE**, Head Of Product Management - **LEGIC Identsystems**, SWEDEN

- 11:30-12:00 **Bringing Trust to the Cloud**  
**Pim TUYLS**, Founder & CEO - **Intrinsic-ID**, NETHERLANDS
- 12:00-12:30 **Does Chip-to-Cloud Security present a Growth Opportunity for the Smart Card Industry?**  
**Donald TAIT**, Senior Analyst - **IHS**, UNITED KINGDOM
- 12:30-14:00 Lunch

## Room 2

### Mobile Payment: Security First! (HCE, NFC, Apple Pay, SE, TEE)

The launch of Apple Pay is clearly an industry shaker as it represents a huge step towards the widespread adoption of mobile payments. As Apple is now entering the NFC m-payment sector, what impact will that have on the current m-payment landscape? Will the security concerns diminish? This session will address the various aspects of authentication, security solutions and the role of host card emulation in the new world of NFC.

- 09:40-10:10 **Chairman : Sirpa NORDLUND, Executive Director - Mobey Forum, FINLAND**  
**Why Customers are Adopting Software Secure Element?**  
**Douglas KINLOCH**, VP Business Development, Metaforic - **Inside Secure**, UNITED KINGDOM
- 10:10-10:40 **Basic Applet Verification**  
**Marc WITTEMAN**, CTO - **Riscure**, THE NETHERLANDS  
**Hans VAN TILBURG**, Chief Security Technologist - **Visa**, U.S.A.
- 10:40-11:00 Coffee-break
- 11:00-11:30 **Making Life Safer and Easier**  
**Gwen EDWARDS**, Global Marketing Director Business Unit Telecom - **Morpho**, UNITED KINGDOM
- 11:30-12:00 **Wearable Banking**  
**Clayton LOCKE**, Chief Technology Officer - **Intelligent Environments**, UNITED KINGDOM
- 12:00-12:30 **Why HCE Makes Sense for Banks, but Secure Element Can't Be Forgotten**  
**Hans REIGIES**, SVP Market Development - **Sequent**, U.S.A.
- 12:30-14:00 Lunch
- 14:00-14:30 **Five Standards that Accelerate Commerce**  
**Robert BROWN**, VP Market Development - **Trustonic**, UNITED KINGDOM
- 14:30-15:00 **Delivering Secure, Strong Authentication – The Role of the TEE, SE & SIM in the FIDO Protocol**  
**Rolf LINDEMANN**, Senior Director, Products And Technology - **Nok Nok Labs**, U.S.A.
- 15:00-15:30 Coffee-break
- 15:30-16:00 **HCE and secure element, security and usability: the trade-offs**  
**Olivier TESSIER**, Digital Commerce Programme – Project Director – **GSMA**, United Kingdom
- 16:00-17:00 **Panel Discussion: Mastering the Security in Mobile Financial Services**  
**Nicolas FORT**, Product Manager & Technology Strategist Mobile Solutions – **VASCO Data Security**, FRANCE  
**Didier SERRA**, EVP, Global Partnerships - **Securekey Technologies**, CANADA  
**Susanne MOLKENTIN-LACUVE**, Head Of Marketing Of The Solutions Business Unit - **Oberthur Technologies**, FRANCE

## Room 4

### Smart Mobility in Transport

The authorities, public transport operators and the payment industry aim to propose to users complementary services allowing them more mobility. The use of mobile phones offers many new opportunities. Still, some social/behavioral barriers need to be addressed. Security will play a key role and will require a maximum attention. Let's discuss the latest trends and the future of smart mobility!

**Chairman : Jean BERGOUNIOUX, Innovation and Development Director – Artelia Group, FRANCE**

14:00-14:30 **Models and Services for Authentication in an Effective Electromobility Infrastructure**

**Carsten RUST**, Senior R&d Project Manager - **Morpho**, GERMANY

14:30-15:00 **Take Care: Transportation is Going Digital**

**Loic DEQUAY**, Innovation Manager - **Monext**, FRANCE

15:00-15:30 Coffee-break

15:30-16:00 **TER NFC: a New Customer Experience with NFC Ticketing**

**Nicolas GENERALI**, Manager of Electronic Ticketing Standardization – **SNCF**, FRANCE

16:00-17:00 **Panel Discussion: From Transport to other Applications**

**Philippe ROUSSELET**, Advisor - **Calypso Networks Ass.**, FRANCE

**Telly ANTONIOS**, NFC Product Marketing Manager - **Oberthur Technologies**, FRANCE

**Steven CURRIE**, Deputy General Manager - International Business Development - **Sony Corp.**, JAPAN

**Stephanie EL RHOMRI**, Transportation Sub-task Force Chair - **GlobalPlatform**, U.S.A.

## Room 1

### **NFC/HCE, a Successful Connected Commerce**

Discover how 2014 developments and the recent announcements of Apple shape the future of connected commerce! Join this session and learn more about the impact of NFC and HCE on connected commerce.

**Chairman : Jacqueline CHILTON, Founding Partner - Muration Group, U.S.A.**

09:40-10:10 **The Myths and Realities Behind NFC and HCE**

**Donald TAIT**, Senior Analyst - **IHS**, UNITED KINGDOM

10:10-10:40 **NFC Payments Finally! The Implementation of HCE and Tokenization for Mobile Transport**

**Patrick HENZEN**, CEO - **Silverleap Technology**, HONG-KONG

10:40-11:00 Coffee-break

11:00-12:30 **Panel Discussion: HCE and Apple - Pay Game Changer or Security Risk?**

**Rémi GITZINGER**, Director - Consulting - **Galitt**, FRANCE

**Susanne MOLKENTIN-LACUVE**, Head Of Marketing Of The Solutions Business Unit - **Oberthur Technologies**, FRANCE

**Olivier MAAS**, R&D Manager - **Worldline**, FRANCE

**Amos KATER**, Business Unit Manager Mobile Competence Centre - **UL**, THE NETHERLANDS

**Jérôme CHAVANEL**, Head of Mobile Payment Solutions and Services - **Morpho**, FRANCE

12:30-14:00 Lunch

14:00-14:30 **How HCE materially changed the issuance strategy of a major Bank**

**David DE CONING**, Director - **Opengate ABnote**, SOUTH AFRICA

14:30-15:00 **Maximizing mPOS Transaction Volume by Moving up the Value Chain**

**Jacques GUERIN**, EVP Chief Solutions Officer - **Ingenico Group**, FRANCE

15:00-15:30 Coffee-break

15:30-16:00 **tbc**

16:00-16:30 **Advancing Security in Mobile POS Terminals**

**Christophe TREMLET**, Marketing Manager - **Maxim Integrated Products**, FRANCE

16:30-17:00 **Advocating NFC Technology Towards Connected Commerce**

**Zoe KO**, Manager, Sales & Marketing Communications - **Advanced Card Systems**, HONG-KONG

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