

# Payments & Data

25. november - Deloitte, København S

---

08:30 - 08:55	<b>Registration and breakfast</b>
09:00 - 09:00	<b>Opening and welcome</b>
09:05 - 09:30	<b>Leveraging the trust between banks and their clients</b> Olivier Kuhn, Online Banking Services Business Division Director, Worldline
09:35 - 10:00	<b>Loyalty Clubs in Denmark - key findings from Copenhagen Business School study</b> Per Østergaard Jacobsen, Direktør og ekstern lektor, Efficiens.nu og CBS
10:05 - 10:25	<b>Data driven Business Development</b> Rasmus Winther Mølbjerg, Director, Deloitte
10:30 - 10:45	<b>Break</b>
10:50 - 11:10	<b>Dankort - your new Loyalty Card</b> Henriette Dunkjær Andersen, Product Manager - Domestic card schemes, Nets
11:15 - 11:35	<b>A look at the payment horizon: Mobile and Cloud-based payments</b> Paul Koutinas, Principal Advisor, UL Transaction Security
11:40 - 12:10	<b>Tokenization - The new Foundation for Payments, Mobile Commerce and Authentication: What it is, what it will be, and why it matters</b> Ove Skeie, Product Management, Merchants, PayEx
12:15 - 13:10	<b>Lunch</b>
13:15 - 13:35	<b>Future development of e-commerce, and Merchant requirements for payment solutions</b> Henriette Høyer, Sales Manager, DIBS Payment Services
13:40 - 14:00	<b>Mobile payments and Data - Infrastructure or just payments?</b> Mathias Skaarup Lyster, Business Innovator.DK
14:05 - 14:40	<b>Do we get a rainbow after rain? EU regulatory storm and the payment industry</b> Krzysztof Korus, expert in regulations and business models, Prudentiz, Poland
14:45 - 15:00	<b>Break</b>
15:05 - 15:25	<b>Nordic Payment Market 2020</b> Ola Engebretsen, Partner, A.T. Kearney
15:30 - 15:55	<b>CATSJ - The breakthrough marketplace that combines advertisers and mobile users</b> Jakob Kargaard, Country Manager, CATSJ Danmark ApS
16:00 - 16:00	<b>Conference summary and close</b>

**08:30 - 08:55: Registration and breakfast**

**09:00 - 09:00: Opening and welcome**

*Deloitte & CAC ACADEMY*

**09:05 - 09:30: Leveraging the trust between banks and their clients**



**Olivier Kuhn**

Online Banking Services Business Division Director  
Worldline / Partner

*Online Banking ePayment (OBEP) supported by strong authentication solutions is one of the most efficient combinations to bring trust in the relationship between all stakeholders of the payment value chain (consumers, merchants, banks, PSPs, schemes). Worldline will explain why and your benefits of implementing such solutions.*

**09:35 - 10:00: Loyalty Clubs in Denmark - key findings from Copenhagen Business School study**



**Per Østergaard Jacobsen**

Direktør og ekstern lektor  
Efficiens.nu og CBS / Keynote

*Per Østergaard Jacobsen is lecturing in Performance Management & Marketing and Marketing Accounting at Copenhagen Business School, Department of Operations Management , CBS.*

*He and his team have completed a major survey on Loyalty Clubs in Denmark - more than 250,000 Loyalty Customers have contributed to this excellent study, and Per Østergaard Jacobsen will introduce you to some of the key findings.*

*The survey is to be launched officially on 2nd November 2015.*

## 10:05 - 10:25: Data driven Business Development



**Rasmus Winther Mølbjerg**  
Director  
Deloitte / Partner

*Despite an explosion of information, most companies only use a fraction of all the data that is available to them. Managing and exploiting digital data will provide the next frontier in business innovation, competition and productivity. Business models driven by the digital development which will change the products and services significant.*

## 10:30 - 10:45: Break

## 10:50 - 11:10: Dankort - your new Loyalty Card



**Henriette Dunkjær Andersen**  
Product Manager - Domestic card schemes  
Nets / Partner

*Nets A/S just recently launched a new service for Retailers to use the Dankort as their Loyalty Card - with the opportunity of getting access to special offers and discounts. Get the insights on how this new service is introduced and implemented - based on a case study.*

## 11:15 - 11:35: A look at the payment horizon: Mobile and Cloud-based payments



**Paul Koutinas**  
Principal Advisor  
UL Transaction Security / Partner

*Recent launches of new mobile payment technologies, such as Apple Pay, Samsung Pay and Android Pay have opened up a lot of possibilities for all actors involved in the payment ecosystem. This presentation will explore the recent developments and how a future-proof strategy can be ensured.*

*The short presentation will be structured as follows:*

- Apple Pay / Samsung Pay / Android Pay
- Scandinavia and Mobile payments
- Lessons learnt from Valyou
- Competitive offerings today and in the future

## **11:40 - 12:10: Tokenization - The new Foundation for Payments, Mobile Commerce and Authentication: What it is, what it will be, and why it matters**



**Ove Skeie**

Product Management, Merchants  
PayEx / Partner

- *What is the new EMV tokenizations impact to the ecosystem?*
- *What role can the Financial institutions, Carriers, and emerging commerce platforms play?*
- *How can tokenization be applied to Mobile Commerce beyond payments ? Authentication, Access Control, and ID?*
- *What new tokenization approaches are evolving, from whom, and why?*
- *Key trends and developments*

## **12:15 - 13:10: Lunch**

## **13:15 - 13:35: Future development of e-commerce, and Merchant requirements for payment solutions**



**Henriette Høyer**

Sales Manager  
DIBS Payment Services / Partner

*Introduced by Nordic leading PSP DIBS*

## **13:40 - 14:00: Mobile payments and Data - Infrastructure or just payments?**



**Mathias Skaarup Lyster**

Business Innovator.DK / Partner

*A key difference in the payment market is how the mobile payment applications are build and marketed; in one end we have Apple Pay / Android Pay who are simple payment application that mostly deal with payments via NFC technology and do not much else.*

*On the other end, there are applications such as WeChat, who is building complete eco-systems around their payment platform, allowing for APIs to be installed in the WeChat application, such as P2P money transfer, taxi ordering and much more. Based on platform envelopment theory, platforms have to bundle up with other services to stand stronger in the markets.*

## **14:05 - 14:40: Do we get a rainbow after rain? EU regulatory storm and the payment industry**



**Krzysztof Korus**  
expert in regulations and business models  
Prudentiz, Poland / Partner

*For many years Krzysztof has been advising leading financial and trade institutions, industry bodies and policymakers in securing sound and prudent operation of providers and markets in the EU and elsewhere. He constantly searches for a way to make compliance challenges much more self-explanatory than they are now.*

## **14:45 - 15:00: Break**

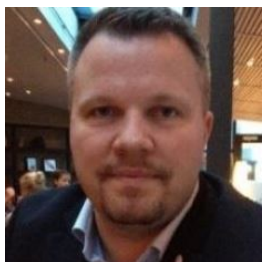
## **15:05 - 15:25: Nordic Payment Market 2020**



**Ola Engebretsen**  
Partner  
A.T. Kearney / Partner

*A.T. Kearney just recently conducted a major study on payments cards and usage in the Nordic countries. Based on some of the key findings in this study - combined with other market insights we will have a discussion of the Nordic Payment Market 2020, and major trends over the coming 4 to 5 years.*

**15:30 - 15:55: CATSJ - The breakthrough marketplace that combines advertisers and mobile users**



**Jakob Kargaard**  
Country Manager  
CATSJ Danmark ApS / Partner

*CATSJ users earn points continuously, receives good offers and deals, unique advantages, entertainment, fine content and excellent competitions - and the contra-deal is to be exposed to advertising as an integrated part of the mobile univers. Learn more about this new application and service in Denmark - just to be launched!*

**16:00 - 16:00: Conference summary and close**

*Computerworld & CAC ACADEMY*