

Organised jointly by:

ATMIA
ATM INDUSTRY ASSOCIATION

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Conference & Expo

European ATMs

Park Plaza Victoria Hotel, London

6th and 7th June 2011

2011 European ATMs

DAY ONE – 6th JUNE 2011

8:00 Coffee & registration

9:00 Welcome & opening remarks

Keynote speech: Evolution of self-service over the next decade

BBVA's new self-service channel – disruptive innovation made real

Although banking needs have progressed since the 1960s the standard format of the ATM has not changed dramatically since then. BBVA deployed its first innovative "ABIL" ATMs in 2009, with the aim of creating a holistic customer experience, centring on the needs of the user, rather than on already existing technology and available transactions. *Gustavo Vinacia, Innovation Centre Director, BBVA (Spain)*

Moving from a transactional approach to a new customer relationship channel

UniCredit Bank will give an overview of its transaction migration project, which sought to generate commercial value and increase customer intimacy. The session will ask if self-service devices are a sustainable way to increase customer proximity in the long term. *Marco Vagnerini, Head of Self-Service, UniCredit Bank (Italy)*

10:30 Coffee & exhibits open

11:15 Stream 1: Innovation

Deposit automation – one year later

Bank of America is the largest deployer of automated deposit terminals in the USA, having rolled out the technology to almost 14,000 ATMs. A year after implementation, the bank will explain the challenges and benefits it has experienced. *Tyler Johnson, SVP Channel Integration Product Manager, Bank of America (USA)*

ATM monitoring revisited: the Dexia case

The introduction of a new branch concept at Dexia Bank branches in Belgium has imposed new requirements on the availability of the ATM network. To respond to this challenge, Dexia Technology Services has developed a new monitoring system for its ATMs. Both the business and technical approach has resulted in unrivalled availability for the ATM estate. *Danny Rogge, Senior Consultant, Rogge Consult (Belgium), and Benoît Speybrouck, Manager, Branch & ATM Infrastructure, Dexia Bank (Belgium)*

How to innovate in branches

Ixe Banco's new branch concept has allowed it to differentiate its brand and provide a better service, helping it to build relationships with its customers. *Emmanuel Ari Chamorro, Acquiring, Debit and Strategic Alliances Director, Ixe Banco (Mexico)*

12:45 Lunch

14:00 Stream 1: ATM Profitability

Regulation and profitability

Raiffeisenlandesbank has stepped outside the "Bankomat-Treaty", which defines the distribution of costs and earnings in the Austrian ATM market. This presentation will explain the Austrian system and the bank's experiences since exiting the treaty. *Johann Friedl, Head of Cash Management Division, Raiffeisenlandesbank (Austria)*

Cost to profit in ATM business

Garanti Bank, one of Turkey's largest banks, has successfully transformed the ATM channel from a transactional to a sales channel, with its 3,000 ATMs now generating profit. This presentation will explain the bank's ATM business strategy. *Begüm Özer, VP, Delivery Channels, Garanti Bank, (Turkey)*

Maximizing ATM availability

Deployers in the Nigerian ATM market, which has expanded phenomenally in the last few years, face a unique set of challenges in achieving high levels of ATM uptime. This presentation will explain the methods used to address such challenges. *Babatunde Ojo, Head, Channels Management, Fidelity Bank (Nigeria)*

15:30 Coffee & exhibits open

16:15 Stream 1: International Scheme Trends

Combating cross-border ATM fraud

Penetration of EMV Chip and PIN across Europe has led to increasing cross-border fraud, typically through 'skimming' and subsequent counterfeit usage through non-EMV capable devices. Visa Europe has developed an ATM profiling and reporting service to assist both issuers and acquirers in tackling this issue. *John Smith, Senior Risk Product Manager, Visa Europe (UK)*

Assessing the risks and benefits of domestic and regional options

MasterCard Worldwide as a global payments company will compare and contrast the virtues of being part of a global structure versus the alternative options that are available for issuers and acquirers, domestically and on a regional basis. *Leland S. Englehardt, Group Head, Global Network Products, MasterCard Worldwide (USA)*

Deploying full-grade, independent EMV in Brazil

The level of EMV migration in Latin America has been growing in recent years. This presentation will outline five years' worth of experience and lessons learnt through migrating ATMs to EMV standards in the Brazilian market. *Jorge Krug, Head of IT Security Department, Banco do Estado do Rio Grande do Sul (Brazil)*

17:45 Drinks reception

Stream 2: IAD Case Studies

Strategies for the UK IAD market

The UK's largest independent ATM deployer (IAD) will discuss a range of issues affecting this market, including the benefits of avoiding a commission-based merchant agreement, and what the future holds for ATM surcharging. *Jenny Campbell, CEO, YourCash (UK)*

Surcharging in the German IAD landscape

Surcharging has only been allowed in the German market since 2009. What are the opportunities that exist for IADs in light of this change, and what does it mean for the future of the market? *Andreas Raabe, Managing Director, Cardpoint (Germany)*

Establishing an IAD business in Romania

The Romanian ATM market, like many CEE markets, presents deployers with significant new opportunities. Express Cash highlights some of the challenges in establishing a business in this new market and the misunderstandings of the banks who see IADs as a threat. *Jonathan Sorrell Fleet, Managing Director, Express Cash (Romania)*

Stream 2: Recycling and the Cash Cycle

Cash cycle management meets self-service

The volume of cash needed across the globe is forever increasing, with banks and retailers bearing the largest share of cash handling costs. Closed cash cycles in branches can automate handling processes, increase security and shorten the logistics chain. *ATM vendor and customer bank – speakers to be confirmed*

The benefits of recycling

Although cash recycling has been around for decades, relatively few banks have maximised the benefits and cost savings the technology can offer. This session touches upon the advantages of using recycling at the ATM and the key factors that should be considered before implementation. *ATM vendor and customer bank – speakers to be confirmed*

Stream 2: Improving Customer Service

Self-service as part of a multichannel strategy

Millennium BCP is the largest ATM deployer in Portugal. This session will explore several elements of its strategy, including its multichannel approach, its off-site deployment, ownership structure and use of extended functionality at the ATM. *José Araújo, Head of Marketing, Millennium BCP (Portugal)*

Meeting customer demand through self-service

Banco República is Uruguay's largest bank and ATM deployer. This session will give an overview of the bank's service strategy, examining the mindset and demands of the bank's customers, the systems it utilises to serve them and the principal goals it has in utilising a multichannel approach to service. *Favio Calabuig, Manager of Direct Banking, Banco República (Uruguay)*

New European standards for accessibility at ATMs

This presentation will identify the key issues and challenges on accessibility facing the ATM industry in Europe from the dialogue with the European Commission, standards bodies and accessibility experts. *Ramiro Sanchez-Crespo, Director, Relationship Banking, La Caixa (Spain)*

European ATMs

DAY TWO – 7th JUNE 2011

8:00 Coffee & registration

9:00 Stream 1: ATM Networks

Managing the Dutch ATM network

Equens functions as the central switch in the Dutch ATM network and also manages ATMs on behalf of banks and an IAD. This presentation will look at the challenges posed by this dual role and also describe the advantages of such a system.

Paul Jennekens, Manager Marketing, Equens (Netherlands)

Effective ATM network management

Bankart operates Slovenia's "BA" network, incorporating over 95% of the country's installed base. How can networks deliver a high level of availability while dealing with the challenges incurred through operating a large network? *Gregor Kurent, Technology Specialist, Bankart (Slovenia)*

The "Coo-petition" network business model

Redbanc, a front and back end switching company which runs Chile's largest ATM network, will give an overview of its "Collaboration-Competition" business model, whereby the company owners are competitors in the banking and ATM market, and Redbanc provides the ATM switching, connectivity, monitoring, security, operational standards and applications development. *Jorge Diaz, Chairman, Redbanc (Chile)*

10:30 Coffee & exhibits open

11:15 Stream 1: ATM Software

Sustainability and the ATM

Institutions face the challenge of maintaining service levels whilst striving to reduce energy output and embrace corporate responsibility. What solutions are viable to meet these challenges? *ATM software vendor and customer bank – speakers to be confirmed*

Multivendor software – migration case study

This session will take a look at the challenges of migrating a large fleet of ATMs from different suppliers to a multivendor software platform, and the benefits such a move can bring. *ATM software vendor and customer bank – speakers to be confirmed*

12:45 Lunch

14:00 Sales and Marketing with ATMs

ATMs: an important CRM channel

ATMs are frequently neglected in CRM-based campaigns, but ATMs represent a very important factor in creating an optimised channel mix. As a non-intrusive and inexpensive channel, the ATM is a very convenient tool in CRM campaigns. *Dinko Lučić, Deputy CEO, Privredna banka Zagreb (Croatia)*

Your ATM is your fortune

This session will examine the possibilities of sales and promotion at the ATM, and consider the questions: how can the ATM increase bank product sales? How can it segment and promote your products? *Eyad Al Qudsi, Head of Electronic Banking, Al Hilal Bank (Abu Dhabi)*

15:00 Coffee & exhibits open

15:30 Industry Perspectives

The business case for ATM pooling

The pooling of ATMs has long been recognised as a logical step – hindered only by ideology. The Swedish pooling initiative illustrates that the concept can become reality. This presentation will examine the rationale and business case for ATM pooling in the UK. *Peter Flynn, Industry Specialist (UK)*

Innovations in the ATM channel – the global challenges

This presentation will look at the key innovations in the ATM channel in recent months and discuss some of the key challenges the industry is facing to realise further development and growth. *Flora Hamilton, Executive Director, Europe, ATM Industry Association (UK)*

Global ATM market forecasts and trends

A look at developments in ATM markets around the world, based on Retail Banking Research's latest global ATM survey. This session will analyse the current market and make forecasts to 2016. *Richard Cummings, Senior Research Analyst, Retail Banking Research (UK)*

17:00 Closing remarks

Stream 2: Cash Management

Cash optimisation in the branch

First National Bank will give an account of the challenges it faced in instilling operational excellence in its branches, detailing its aggressive journey towards cash optimisation, which focuses on efficiencies and cash recycling. *Annaline Nel, CEO Banking Channels, First National Bank (South Africa)*

Deposit automation as a part of cash handling process management

ING Bank has the largest fleet of automated deposit terminals in Poland. This session will explore the issues surrounding deposit automation as a part of a broader strategy of cash handling automation and optimisation. *Agnieszka Gasowska-Ferdyn, Director, Cash Management and Operational Services, ING Bank (Poland)*

Cash supply chain management

The crisis of 2001 left Argentina with a legacy of high levels of cash usage. Banco de la Provincia de Buenos Aires maintains its own transportation services, giving it a unique cash supply management system. How can this benefit other markets developing clear policies around the use of cash? *Fernando Blanco, Head of Budgeting, Finance Department, Banco de la Provincia de Buenos Aires (Argentina)*

Stream 2: Cards and Payments

Card acquiring at the ATM

This presentation will provide a case study of acquiring cards at the ATM (as well as at EFTPOS terminals) in the Netherlands, focusing on issues such as scheme compliancy, transaction and bilateral fees and functionality. *Tonarius Looyesteyn-Worth, Senior Product Manager, Card Acquiring, Rabobank Nederland (Netherlands)*

Mobile banking and the ATM

Exploring why mobile banking makes sense for banks, and following the EPC Roadmap and work program for mobile payments. This will showcase the achievements and lessons learnt by DnB NOR. *Dag-Inge Flatraaker, General Manager, DnB NOR (Norway)*

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Delegate Fees

Standard	€2,050 / £1,750 / \$2,800
ATMIA member	€1,450 / £1,250 / \$2,000
Retail bank employee	€700 / £600 / \$950

Registration includes access to the full conference, the exhibition hall, all food and beverages served during the two-day event, including the reception at the end of day one, and copies of presentations after the event.

Exhibition Booths

3m x 2m exhibition booth (includes 2 full delegate passes)

Standard	€6,600 / £5,600 / \$9,000
ATMIA member	€5,500 / £4,700 / \$7,500

6m x 2m exhibition booth (includes 4 full delegate passes)

Standard	€10,900 / £9,300 / \$15,000
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Conference Presentations

If you are unable to attend the conference, but would like to receive the speakers' presentations, these can be purchased via the website.

Note: Conference fees will be charged in \$, € and £ amounts may vary

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ATM Security 2011

18th and 19th October 2011 • Victoria Park Plaza Hotel, London

- Europe's only dedicated ATM security conference
- Case studies by banks, IADs and networks from across the region

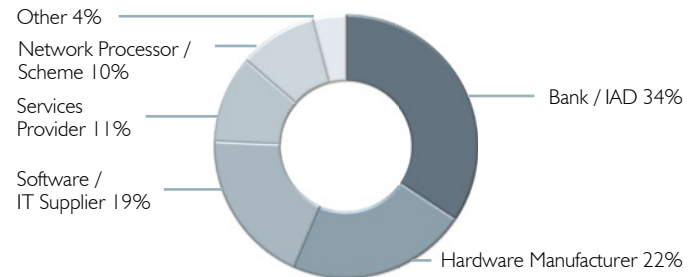
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Attendee Demographics

300 senior executives representing 136 organisations from 39 countries attended European ATMs 2010.



Hotel

Park Plaza Victoria Hotel
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A limited number of rooms have been reserved for the conference at a preferential rate of £159 per night including breakfast but excluding VAT. To make your reservation please call the above number and quote reference ATM1050611.

Conference Organisers

European ATMs 2011 is organised jointly by the ATM Industry Association (ATMIA) and Retail Banking Research (RBR).

ATMIA is an independent, non-profit trade association, whose mission is to promote ATM convenience, growth and usage worldwide; to protect the ATM industry's assets, interests, good name and public trust; and to provide education, best practices, political voice and networking opportunities for its members.

RBR is a leading research and consulting firm specialised in the areas of banking automation, cards and payments. Based in London, RBR serves clients across more than 100 countries through premium research reports, consulting, newsletters (*Banking Automation Bulletin*) and conferences.



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