



Commercial Payments International

The 2nd annual

Middle East & Africa Summit

The only event dedicated to cards and payments in the region

4-5 November 2019 | Shangri-La, Dubai, UAE

www.commercialpaymentsinternational.com/mea

The Economist Group

The only event dedicated to cards and payments in the region

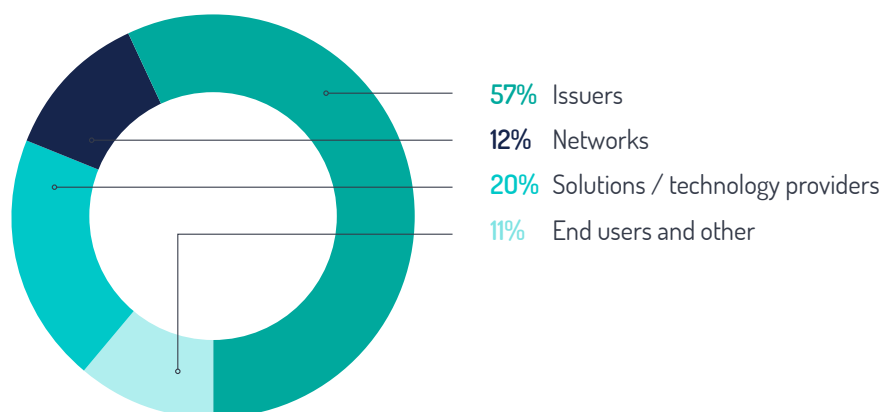
CPI's 2nd Annual Middle East & Africa Summit brings together senior financial services and payments technology experts from around the region. The summit is an invitation-only event for 100 senior leaders across 14 countries to discuss the advancement and adoption of commercial cards and payments..

Last year's event included:

Abu Dhabi Islamic Bank • ADIB • AfricaPay • American Express • AMEX Middle East • Bahrain Islamic Bank • BNI Madagascar • BNP Paribas • BotswanaPost • C3-Edenred • Chalhoub Group • Citi • Citibank • Commercial Bank of Dubai • Diners Club International • Discover • Emirates Digital wallet • Emirates NBD • FAB • First Abu Dhabi Bank • Fraedom • Fraedom (Visa) • Global Growth Markets • Guaranty Trust Bank (Ghana) Limited • Gulf International Bank • HSBC • I&M Bank Rwanda Plc • Key Strategy • MAF Finance • Majid Al Futtaim Finance LLC • Mashreq bank • Mastercard • MauBank • Narrativa • National Bank of Bahrain Knowledge Resources Center • Network International • Noor Bank • PayMate • PayTech • People's Own Savings Bank • RAK BANK • Redington Group • RnR Services • SABB HSBC • Sama Capital • Stanbic Bank Zambia • Standard Bank • Standard Chartered Bank • State Bank of Mauritius • Swipezoom • Tetra Pak Group • TravellIT • UATP • Virtuzone • Visa • Weatherford Drilling International • Western Union • Zenith Bank Ghana



Audience breakdown



Countries included:

- Bahrain
- Ghana
- Madagascar
- Rwanda
- South Africa
- UK
- Zambia
- Botswana
- India
- Mauritius
- Saudi Arabia
- UAE
- US
- Zimbabwe

Meet our advisory board



Ajay Adiseshann

Founder & CEO, PayMate



Kailash Nair

Head of Commercial Cards, MENAT, HSBC



Amer Qavi

CEO, Swipezoom



Rakesh Khanna

VP, Head of Business Solutions for CEMEA, Visa



Arda Yağcıoğlu

Corporate & Commercial Cards Payment Solutions
Senior Manager, Abu Dhabi Commercial Bank



Raman Arora

Head Commercial Card Product, AVP, Emirates NBD



Feroz Khan

Director, Corporate Cards Solutions & Retail Cards
Acquisitions, Majid Al Futtaim Finance



Virginia Reinecke

VP, Commercial Product Lead, Mastercard



Gouranga (GD) Dhanagare

VP, Commercial Cards Head, MENAPT, Citi



Mark Turner

Chief Commercial Officer & VP,
Global Commercial Card, American Express



Workshop:

An introduction to commercial cards

Monday, 4 November 2019

This three-hour classroom-style workshop is an introduction to launching commercial cards, tailored for banks looking to issue a commercial card product, issuers that offer a consumer card and might be new to the commercial segment, or evaluating the decision. This 'fundamentals' portion of the event is appropriate for banks of all sizes, but best for regional and local banks looking to expand cash management and treasury services, many of whom already have strong relationships with their locally-based clients.

Delegates for this workshop register separately, but there is no additional fee to attend. Delegates will learn about the provider partners that can help issue a robust commercial card product, and the emerging technologies making market-entry easier and more affordable. Delegates for this workshop will hear first-hand how banks have been able to fortify relationships with existing customers by offering a valuable working capital solution, while creating an additional revenue stream for their institutions.

8:30am

Check-in and breakfast for workshop attendees

9:30am

Welcome and introductions

Workshop leader: Andre Hattingh, Managing Partner & Regional Director EMEA, PayTech Consulting

9:45am

How commercial cards fulfill corporate needs

Obtain insights about corporate and business customers, and how they can extract value from commercial cards and payments. You'll hear about the stakeholders and their roles in the purchase-to-pay (P2P) process; including common pain points; pros and cons of different payment methods (non-card options and commercial cards); and how and where commercial card products fit, including the benefits for your customers along with barriers to adoption.

Learn the basics about how commercial cards fits into a financial institution's cash management and transaction services function, which lay at the heart of the commercial card value proposition.

Issuers that are operating their commercial card program from their consumer division will understand how to better maximize the full spectrum of commercial card value as a working capital solution for their corporate and business customers, and understanding the key use cases from T&E to B2B.

10:30am

Build, buy, partner: maximizing emerging technologies

One of the most important considerations in launching any product is evaluating resources and determining what can be built from the ground up, and assessing where a technology provider can come in to fill gaps. It's no different with commercial cards, and today's providers are solving what have been existing barriers to adoption, including card acceptance, providing better efficiencies and data/ERP integrations and reconciliation services. Hear how providers can be better partners to providing your corporate clients with commercial card solutions.

11:15am

Networking break

11:45am

Commercial cards case study

Hear first-hand from banks that have launched a card product, the process used to evaluate the decision, and how they made the business case. Hear how they evaluated third-party providers and the challenges they overcame.

Arda Yagcioglu, Corporate & Commercial Cards Payment Product Manager, Abu Dhabi Commercial Bank

12:15pm

Lunch

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PayMate

Please note – This complimentary workshop requires a separate registration.

Agenda | Day 1

Monday, 4 November 2019

12:15pm Registration, check-in and welcome lunch for all attendees

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1:30pm **Welcome and introduction**

Melissa Sefic, SVP & Head,
Commercial Payments International

Nicki Bisgaard, Group Head, PayTech Group

1:45pm **The commercial payments opportunity in the region**

Though commercial card use in Middle East and Africa is not as widespread as it is in the UK, Europe, and North America, the instances where it has developed demonstrates the great potential of commercial card adoption. And the environment is just right, given innovations in payment technologies, a growing enthusiasm for digital transactions, and public sector initiatives to support cashless advancements. What can the industry do to better engage and educate key constituencies? And what can it do to better communicate its value? What commercial cards innovations will be the key to expanding acceptance?

Mark Turner, Chief Commercial Officer & VP,
Global Commercial Card, American Express

2:15pm **Driving acceptance - the key to commercial card success**

Acceptance remains a crucial success factor for commercial card growth, especially among hotel chains, government institutions, and large merchants. What will it take to grow acceptance across these categories? Will commercial cards be the solution that the public sector look to, or will the focus be on closed loop instead? Surcharging and fees play a role, as well as how regional governments view commercial cards. Hear how various constituencies in the payments value stream are working to drive acceptance.

Rawan Alkhatib, Acceptance Products Manager,
Mastercard

Gouranga Dhanagare, SVP, Commercial Cards Head,
MENAPT, Citi

Amer Qavi, CEO, SwipeZoom

3:00pm **Networking refreshment break**

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3:30pm **Moderated roundtable discussions**

Delegates will participate in two 30-minute sessions. Attendees will have an opportunity to exchange insights, ideas and best practices with peers in commercial payments during moderated roundtable discussions.

- **T&E: new developments that can grow the business**

David Jimenez, Chief Commercial Officer, UATP

- **Payments convergence - cards as part of an overall payments strategy**

Kripa Hadani, Commercial Payments Solutions,
UAE, Mastercard

- **Working capital solutions**

Inna Jovic, Associate Director - Commercial
Payment Solutions, Mastercard

- **Virtual card applications and use cases**

Clyde Rosanowski, Head of Large & Middle Market,
Business Solutions, CEMEA Region, Visa

- **Understanding small business pain points**

Aloysius Dias, Senior Director, SME for CEMEA
Region, Visa

- **The keys to expanding card acceptance**

Amer Qavi, CEO, SwipeZoom

- **Mobile payments: where commercial cards fit**

Nick Reid, Commercial Manager, Conferma

4:30pm **Roundtable roundup**

Moderators from each roundtable topic will share key takeaways that emerged from their discussions with the entire group.

4:45pm **Welcome reception**

Agenda | Day 2

Tuesday, 5 November 2019

8:00am Breakfast and check-in

Breakfast sponsored by:



9:00am **Welcome and recap of Day 1**

Melissa Sefic, SVP & Head,
Commercial Payments International
Nicki Bisgaard, Group Head, **PayTech Group**

9:15am **The corporate perspective:
how cards provide client value**

Instead of focusing on what the cost is to corporates; the focus should be on what the industry can deliver in terms of value to corporates: efficiency; savings; reducing friction; providing working capital. Hear this corporate perspective and what the experience has been with commercial cards.

Jane Sutherland, Financial Controller,
Doosan MENA Service Centre

9:45am **Convergence and card as a working capital
and cash flow solution**

At the heart of commercial cards for the B2B use case is its value as a working capital, cash flow and data provider solution for clients. And today, clients are looking for payables and receivables solutions, and cards can address both sides of the equation. How have issuers been successful in providing this integrated approach and where does card fit into the broader spectrum of commercial payments types? Hear examples of how commercial card providers are meeting these specific corporate needs.

Rakesh Khanna, VP, Head of Business Solutions for
CEMEA, Visa

Feroz Khan, Director, Corporate Cards Solutions &
Retail Cards Acquisitions, **Majid Al Futtaim Finance**

Ajay Adiseshann, Founder & CEO, **PayMate**

10:30am **Virtual cards for T&E**

The introduction of virtual cards to the business travel use case could provide T&E payment volume a boost especially in the age of online travel agencies. Hear about key lessons learned in the adoption of virtual cards for travel: use cases, travel segments, successes and failures, and the value it can provide. Additionally, hear how consumerization in the travel sector is impacting this segment.

Nick Reid, Commercial Manager, **Conferma**

11:00am **Networking refreshment break**

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Proud Member of Discover Global Network

11:30am **Fintech Showcase**

Four fintechs with new solutions in the commercial payments space present in this quick-fire format, presenting how their digital solutions are solving problems.

Kelly Cleeton, Director, Global Business Development,
Conferma

Minella D'Souza, Customer Relationship Manager,
PayMate

Jens Nes, Regional Director, **EedenBull**

Amer Qavi, CEO, **Swipezoom**

12:00pm **Fintech Showcase Q&A**

Fintech showcase presenters will take audience questions following their presentations.

12:15pm **Conference summary and wrap up**

12:30pm **Networking lunch**

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WEB

Event information

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Industry partners



Summit sponsors



How to register

Register online at www.commercialpaymentsinternational.com/mea
Please quote the booking code above.

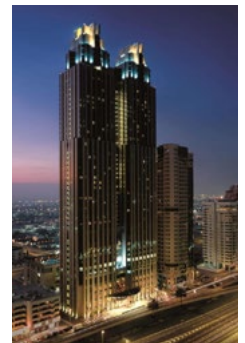
For further inquiries, please call: +1 212 698 9774
or email: melissasefic@economist.com

This event is complimentary for senior-level industry professionals (ticket value: \$1850 per delegate). Complimentary tickets are given to individuals who meet the criteria to secure a seat. Please contact us for more information.

The venue

Shangri-La Hotel
Sheikh Zayed Road,
Downtown Dubai, UAE

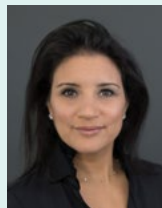
Strategically located on Sheikh Zayed Road, minutes away from Dubai Mall and City Walk, the hotel offers stunning views of the ever-evolving skyline and the Arabian Sea.



Partnership opportunities

To learn more about how to position your brand in front of this audience, please contact Melissa Sefic, SVP & Head of CPI, on:

t: +1 212 698 9774 | melissasefic@economist.com



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