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
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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 • Botswana Post • 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 • ISM 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
- 57% Issuers
- 12% Networks
- 20% Solutions / technology providers
- 11% End users and other

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

Amer Qavi  
CEO, Swipezoom

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

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

Gouranga (GD) Dhanagare  
VP, Commercial Cards Head, MENAPT, Citi

Kailash Nair  
Head of Commercial Cards, MENAT, HSBC

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

Raman Arora  
Head Commercial Card Product, AVP, Emirates NBD

Virginia Reinecke  
VP, Commercial Product Lead, Mastercard

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 fulfills 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  
Sponsored by:  
PayMate

Please note – This complimentary workshop requires a separate registration.
12:15pm  Registration, check-in and welcome lunch for all attendees

Sponsored by:

PayMate

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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dataflexnet

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
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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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
Sponsored by:
Event information

Global partners

- Mastercard
- VISA

Summit sponsors

- Dataflexnet
- American Express
- Conferma Pay

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:

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