

*"Innovative models, Successful Implementations And Cutting-edge Marketing"* 

# **POST-CONFERENCE REPORT**



#### EXECUTIVE SUMMARY

The mobile commerce market in Asia has been growing extremely fast in the past few years and everyone has no doubt it will even accelerate in the year of 2011. Pioneer stakeholders including from regulators, retailers, telecom operators, banks, payment processors, technology providers and hardware vendors have been exploring and proving various business models and partnership.

New players continue to enter this market in drove trying to capture a slice of the big pie. While the prospects are bright, the road has showed us a lot of twists and turns. Where do the real business opportunities lie? What are the proven project experience and lessons that we can learn from? How to make mobile commerce really benefit the mass?

How to build, manage mobile money service network efficiently? How can operators achieve profitability while enhance customer experience through mobile commerce? What are the ignored values of mobile commerce for banks? How can operators and banks work together with regulators to achieve win-win situation? How can merchants benefit more from mobile commerce? How to increase usage of mobile commerce by partnering with trusted financial institutions? What innovative roles can technology and solution providers play at the new stage of mobile commerce? How can regulators manage risk and security properly?

Responding to all these key impressing challenges, The 4th Mobile Commerce Summit Asia aims to create a most comprehensive and effective platform for all the stakeholders to share, discuss, explore, learn and take the first mover advantage.

#### **PARTICIPANTS BREAKDOWN**



Remittance 9% 3% Froviders 6% 6% 6% Banks 32% TSolution Providers 22% Telecom Operators 28%

**Representation by Region** 

#### **Representation by Industry**

#### 4<sup>th</sup> Mobile Commerce Summit ASIA 2011: Marking another Successful Year

The 2011 Mobile Commerce Asia organised by Neoedge last 15<sup>th</sup>-17<sup>ht</sup> March was held in Sheraton Imperial Kuala Lumpur, Malaysia. It was a great success again this year after having great speakers and high level delegates in Manila in 2010.



4<sup>th</sup> Mobile Commerce Summit Asia was graced by Emmanuel Gadaix who had a keynote on Mobile Payments Security and his company Megapay was a major sponsor at the recent summit. While this year's Technology Sponsor, Netbiscuits who's Managing Director for Asia Pacific, Joerg Krahnert had a standalone speaking slot which wowed the audience. Another event sponsor was Telepin Software who graced the event and had an insightful joint presentation between Vincent Kadar, CEO of Telepin Software and Stephen Breen, Mobile Money Director, Digicel Pacific.

In a time and age of increasing demand for mobile commerce, the event was a timely movement for banks, financial institutions, m-commerce technology providers, telecom operators, telecom regulators and financial regulators to steer growth opportunities, hence the insightful discussions on

regulatory policies, innovative models, and more growing concerns in the mobile commerce space were covered.

Nearly 100 attendees from the Telco operators and regulators, finance industry regulators, central and commercial banks, vendors, telecom associations, media and the government attended the 3-day event, 15<sup>th</sup>-17<sup>th</sup> March. The main event was co-chaired by Rodney Gardner and Tarik Husain, M-Commerce Head of Sybase 365, and featured an insightful keynote speech from Kazi Islam, CEO at Grameenphone IT.



Elgrichi, Asia Pacific Director at VeriFone.

There were also several special messages from the speakers and among them are Jaime Fraginal Jr., Head of Sales at G-Xchange, Frederic Schepens, SVP Mobile Financial Services at Belgacom ICS, Sean Woo, Senior Product Manager at Chunghwa Telecom Mobile Business, Gavin Grounds, CEO at GoBanca, Ng Wei Ken, Head of M-Commerce, Celcom, Aditya Menon, EVP-Global Alliances at Obopay, Ernest Lo, Global Consulting Partner at Huawei, Nitin Chittal, VP & Head Direct Banking Group, Axis Bank, Aaron Oliver, Managing Director at Fundamo Asia, Chris Chan, Mobile Commerce Group Strategy at Axiata Group Berhad and Yoav The 2011 event at the Nasuntara Ballroom featured an impressive total of 36 industry leaders who presented, including telecom regulators Kaflina Kamalul Ariffin, MSc. E-Commerce (UK), BBS (NZ), Dip. IT (MY) Deputy Director – Digital Signature at MCMC and DR Iwan Krisnadi, Commissioner at Indonesian Telecommunication Regulatory Authority.

A very successful two-part Post-Conference Workshops closed the event with Suhas Desai of Aujas Networks who led the morning session entitled "Security Issues in Mobile Payment Services" and the afternoon workshop on "Enhancing Customer Experience through M-Commerce" led by Ronald Pereira and Anthony Chong of KnightsBridge & Woods.

The simultaneous exhibition just right outside the ballroom was well supported too, with Telepin Software, Netbiscuits and Megapay promoted new products and services while Tourism Malaysia, the summit's online advertising partner, gave out goodies and souvenirs for the delegates.





Event Website: http://www.neo-edge.com/mcommerce

--The Mobile Commerce ASIA Team

### **Conference Format**

- Stand Alone Case Presentations
- Interactive Panel Discussions Key Themes
- Break-out Group Discussions Key Themes
- Brainstorming Sessions
- Open Q & A portions
- Pre and Post Conference Workshops
- Post Conference Study Tour
- Exhibition Area

- 2011 Mobility Frontiers Focus Streams on: Mobile Banking, Mobile Money Transfer, Mobile Payments and NFC.
- Analyzing the various successful partnerships in the ecosystem
- Reviewing the right type of business models to suit your goals
- Evaluating technology and innovations that will boom the mobile commerce revenue.
- Discussing how to successfully establish international mobile money Hub
- Increasing usage of m-commerce amongst users with the development of awareness and accessibility
- Exploring the hidden secrets of successors loyalty programs
- Discovering invisible values of mobile commerce for banks
- Understanding the security issues

### **Presentation Highlights**

- **Globe GCASH's** case study on How to build and maintain an effective distribution agent network
- Joint case study between **Digicel and Telepin Software's "Digicel Mobile Money**" covered on lessons learnt in the recent launch of new mobile financial services across several Digicel properties
- Deploying Mobile Payment Services: View from the trenches points: Launching a Mobile Payment in Brazil by **Megapay**
- **Japan's NTT Docomo** presents in the key success factors to successful deployment of Mobile NFC within the local market
- Emerging Mobile Payments landscape in India: **Axis Bank's** discussion on from Cash to Cashless the Mobile Way!
- **CamGSM Cambodia's** presentation on how Distribution Channel is the key to success in launching a mobile money service
- Examining Current Regulatory Issues on Mobile Payments in Indonesia presented by the **Indonesian Telecommunications Regulatory Board**
- Union Mobile Pay's case study on Successful Internet of Things Pilot Projects in China
- Taiwan's experience of Mobile Payments and NFC trial applications by Chunghwa Telecom
- **Netbiscuits'** on Key Success Factors for Mobile Commerce: Reaching your target audience: Mobile website vs Mobile Apps
- Innovative M-Commerce Services such as Utility bills pay, M banking, Direct Pay by Robi
   Axiata
- Malaysia digital lifestyle Plan presented by Malaysian Communications and Multimedia
   Commission
- **Celcom** Malaysia's discussion on developing and Innovative M-Commerce Platform using Open API Concept
- Interactive Panel Discussion on How to increase the adoption of Mobile Money Transfer in the Domestic Market (Panellist: **Huawei, Fundamo, Axiata Group Berhad**)
- **Belgacom ICS**' case study on "Homesend" How to successfully establish a Mobile Money Transfer Hub

# Speakers' Profile

Jaime Fraginal Jr., Group Head Sales, G-Xchange, Inc. Jaime "Jim" Fraginal is the Sales Group Head of G-Xchange, Inc. (GXI). He is responsible for the acquisition of both local and international merchants and partners, management of different GCASH ecosystems nationwide, and the development of integration programs for GCASH and Autoloadmax (AMAX) Distribution Channel. Jim previously worked within the Consumer Wireless Business Group Sales team of Globe as a Business Center Manager focusing on delivering plans and strategies as well as the required targets and profits for the business unit. Prior to this, he had 14 years of management experience in the hotel, transport and shipping industries.
Vincent Kadar, CEO, Telepin Software, Canada Vincent Kadar, CEO of Telepin Software, has more than 16 years of executive experience in software technology companies for wireless and telecom networks. Prior to his role with Telepn, Vincent was founder and CTO at Airwide Solutions, a leading provider of mobile messaging infrastructure. Mr. Kadar has also served as Director of Wireless Technology at InfoSpace Inc, and in senior technology positions at CrossKeys Systems and Accenture. Vincent frequently presents at industry conferences and has been published in leading magazines. For more information, visit his blog about mobile money: http://www.mobilemoneytransactions.com/
<b>Mr. Stephen Breen, Head - Digicel Pacific's Mobile Money</b> Stephen has over 15 years senior management experience in setting up and operating businesses in Europe and The Pacific. As the head of Digicel Pacific's Mobile Money, Stephen was the driving force behind the launch of Digicel Mobile Money (DMM) across Digicel's South Pacific holdings (Fiji, Samoa, Vanuatu, Tonga, Nauru and PNG). He also set up FlexPacific in November 2007 in Papua New Guinea and held responsibility for the overall management, performance and growth of the business. He grew FlexPacific from a one man start up to a multi-million dollar distribution business in less than two years and is bringing this same passion to driving Digicel Mobile Money.
Aaron Oliver, MD, Fundamo Asia Aaron Oliver has 15 years of experience in financial services with a focus on Electronic and Mobile commerce. He gained experience as a futures and options software engineer for Sungard, lead e- commerce projects at Price Waterhouse Coopers and was director of licensing technology for CBS Marketwatch working withFortune Global 500 companies. He moved to Asia in 2003 to become Professional Services Director for SunGard Asia Pacific where he managed a portfolio of Sungard product implementations for the regions largest commercial, government, and central banks. Over the last 6 years he has focused on the business of mobile commerce. As MD Fundamo Asia he is focused on working with most progressive banks, operators, and third party providers in the region and industry.
<ul> <li>Ernest Lo, Global consulting Partner, Huawei</li> <li>Consulting Partner, Global Consulting Center, Huawei Software Tech Co. that focus on business development on Mobile Money Solution.</li> <li>He has two Master Degrees in Operation Management and Telecommunications with 20 years of IT experiences in Financial and Telco Industries.</li> </ul>
<b>Chris Chan, Mobile Commerce, Group Strategy, AXIATA GROUP BERHAD</b> Chris has been a key member of Celcom's M-Commerce team from 2007, responsible for launching Celcom Aircash in 2009, the region's first USSD-based mobile commerce service. His role included the commercial development of Celcom's m-Commerce initiatives covering product development, pricing and product strategies, business case modeling, partnership acquisition, business development and regulatory relations and also played an active role in the development and marketing execution of Celcom's M-Commerce products and services in the Malaysian market. In addition, Chris is also part of the Axiata Group's regional mobile commerce team which is currently developing an airtime transfer and money remittance hub to support Axiata's mobile network operator base of over 100 million subscribers throughout the region. His contribution to this regional initiative covers product and service development, financial and regulatory processes, partnership acquisition and business development.

Dr. Radhabinod B. Barman, Former Executive Director, Reserve Bank of India, Advisor - National Payments Corporation of India Co-Chair, Mobile Payments Forum of India Dr. R. B. Barman, former Executive Director, Reserve Bank of India, holds a Masters degree in Statistics and Ph. D. in Economics. The main areas of his professional interest also include Business Information Technology and Payment Systems. Dr. Barman Advises the National Payments Corporation of India, the umbrella organization for building a state-of-the-art retail payment system for India. Dr. Barman has not only contributed to the development of RTGS, NEFT, NECS, Mobile Payments, and ATMs but was also a public face of Reserve Bank on these initiatives. Dr. Barman spearheaded the Business Intelligence initiative of the Reserve Bank, which in 2001 was one of the earliest such initiative.
<b>Richard Hartung, Associate Director, Edgar Dunn &amp; Company</b> Richard has over 20 years of experience in the payments and consumer financial services industry, primarily in the Asia Pacific region. Following work in retail banking in California and a short stint in government, Richard was part of the team that started up retail banking for Citibank in Japan. Richard joined MasterCard in 1993 and headed up Operations & Systems for the Asia Pacific region. He moved to Keppel TatLee Bank in 1999 and launched a new credit card program that became profitable in just over 1 year. He then managed the integration of Keppelcard into OCBC Bank and was the Card Center Manager at OCBC. Richard worked at cards consultancy Transcarta from 2002 through 2010. He joined Edgar Dunn & Company in 2011 and focuses on assisting cards and payments companies with strategy, business process improvement, merchant acquiring, market entry strategy and other cards business practices.
Nitin Chittal, Vice President & Head, Direct Banking Group, Axis Bank Mr. Nitin Chittal is the Vice President and Product Head for Alternate Channels in Axis Bank. He started his career as a financial analyst before getting hands-on experience in the information technology space. Thereafter, he moved on to the business side to handle technology-related financial product development and management. He also had a brief stint in marketing where he was instrumental in launching several mutual fund products. His wide range of experience places him in a unique position to understand every aspect of technology intensive products like mobile banking, payments and transfers. Nitin joined Axis Bank in 2005 with the primary responsibility of promoting and managing technology intensive products and solutions for the Bank. His scope of work includes managing products on the ATMs, Mobiles and the Internet, and initiatives in electronic marketing. He is also instrumental in shaping the ATM network strategy of the Bank. He is in the midst of launching several innovative products in the mobile banking and payments space for the Bank. Nitin's career spans over 16 years having worked for IDBI Bank, Principal Mutual Fund, India.com and Financial Express in his previous assignments.
Salil Bhuvanadasan, Head- Mobile Money, CamGSM Co.Ltd A complete Marketing Professional in the Telecom space with extensive experience in Launching and Nurturing Prepaid and Postpaid Products, Pricing, Launching Innovative VAS products and Enabling Mobile Payments. With over 13.5 years of industry experience, he has had the opportunity of working in the Telecom Industry and have been responsible for P&L for products. This combined experience in interrelated industries is truly beneficial considering Mobile Commerce provides an additional and definite stream of revenue (upto 10 %) to the current ARPU in India. At CamGSM, Salil has conceptualized and rolled out Cambodia's first Operator driven Mobile Commerce product. At mChek he has had the distinct opportunity to launch India's first Mobile Commerce Application, enabling Bill Payments and Prepaid Recharge for multiple Telecom Operators, DTH operators, making it the largest company in transaction volume on CNP (card not present) transactions.
<b>Nitin Chugh, Executive Vice President, HDFC Bank Limited, India</b> Nitin Chugh, 39 is an Executive Vice President with HDFC Bank Limited, one of India's leading and most successful private sector banks. Nitin is currently the head of Retail Branch Banking for North and East India and is responsible for driving the retail strategy through 400 branches of the bank, in the region. In his earlier roles, he was the head of Credit Cards Sales and the Outcound Contact Centre which had a capacity of 5500 workstations, engaged in administering outbound sales, service and portfolio related campaigns for the bank. As a member of the senior management team of HDFC Bank, he has also driven several strategic and transformational projects in the retail part of the bank. He was also on the board of HBL Global Pvt Limited, which is a sales associate company of HDFC Bank employing over 12000 people. He is an engineer and an MBA by qualification with over 17 years of experience across office automation industry and retail banking. He has set up and handled several businesses successfully in the last 10 years of his career with HDFC Bank.

	Ainul Baizura, AVP Marketing & Strategic Initiatives, Group Strategy, Axiata Group Her unit is responsible to drive group-wide initiatives across the Axiata Group of companies which spans across 9 countries with total subscriber base of over 160mn. Ainul is primarily responsible to drive Mobile Commerce Services initiative across Axiata group companies. Ainul is responsible to manage the Global Remittance and Airtime Hub which encompasses a cross-border international airtime transfer, international remittance and cross border mobile payment services. She has been instrumental in formularizing the M-Commerce strategic blueprint at group level as well as contributed in driving the domestic m-commerce strategy of Axiata operating companies. Ainul has over 13 years of telecom professional experience in fixed and mobile operator, vendor and investment holding company. She graduated as an Electrical and Electronics Engineer and has been a telecom professional ever since.
	Suhas Desai, Senior Consultant, Aujas Networks
9 00	A distinguished Senior Consultant of Aujas Networks working in Mobile Security Services area; Suhas has delivered noted sessions at Universiti Sains Malaysia; Open Source Singapore Pacific Asia Conference '09 (OSSPAC 2009), Singapore; INTEROP 2009, Mumbai; ClubHack 2009, Pune; STeP-IN 2010, Bangalore and at Malaysia Open Source Conference 2010 (MOSC 2010), Kuala Lumpur; c0c0n 2010 - International Security Conference, Cochin; OSBizConference 2010, KL, Malaysia. A frequent speaker at prominent industry & customer forums and has delivered over 300 sessions on open source across the globe. His research papers on Security, RFID and Image Processing are published in various reputed proceedings and journals. He has authored several articles for Linux for You & Linux+ magazines and also co-authored a book titled "Security in Computing" for Pearson Education [Publication Year – 2010]. Suhas has been on technical advisory committees for many prestigious National and International conferences.
	Aditya Menon, EVP Global Alliances, Obopay
	Aditya is responsible for driving strategic alliances with financial services and telecommunication partners and other mobile money ecosystem players. Aditya is based out of Bangalore and has been with Obopay since Jan 2007 playing a lead role in starting Obopay's operations outside of the US. Prior to joining Obopay Aditya was CIO at Yes Bank where his responsibilities included driving innovation and developing strategic planning guidelines in accordance with the business strategy of the Bank. He drove the IT strategy to make YES Bank's technology to be game changing in the Indian market with various initiatives such as Internet two factor authentication, mobile alerts, branch in a box, total outsourcing, wireless innovation in branches and Micro-Finance. Prior to joining Yes Bank, Aditya was Group CIO at MphasiS. Aditya has been a professional entrepreneur for 14 of his 25 working years in the field of banking software product development and organization building, specifically in the transaction banking space of payments and cash management. He has been a pioneer in the field of electronic payments and banking launching the first PC based high value payments systems in 1986 for global banks like ABN AMRO and subsequently for Standard Chartered Bank.
	<b>DR Iwan Krisnadi, Commissioner, Indonesian Telecommunication Regulatory</b> <b>Authority</b> Iwan Krisnadi is a Commissioner at the Indonesian Telecommunication Regulatory Authority or known as BRTI ( Badan Regulasi Telekomunikasi Indonesia ) . He is a dynamic and engaging speaker with national and international audiences. He is a lecturer of the telecommunication management and the Telecommunication Regulation in the Post Graduate Programme of the Universitas Indonesia and the Universitas Mercu Buana. His achievements included his participation in the awakening of the Palapa Satellite Project and the operation of the Palapa Domestic Satellite System starting with the Palapa A Satellite , the Palapa B Satellite up to the Palapa C Satellite generation. He was also the team member during the satellite Launch in the USA.
	<b>Bin Zhang, Managing Director, Union Mobile Pay, China</b> Mr. Zhang founded Union Mobile Pay, a leading mobile payment provider in China in 2003 and has been the Company's Managing Director since then. Prior to joining UMPay, Mr. Zhang worked for Nortel Networks, Microsoft and Texas Instruments. Mr. Zhang graduated from Beijing Institute of Technology with a Bachelor of Science degree in 1994 and holds an MBA from the University of Illinois.

Joerg Krahnert, Managing Director, Netbiscuits – APAC
Joerg is Managing Director of Netbiscuits' Asian subsidiary in Singapore. As such, he is responsible for the company's strategy development as well as all sales and service activities for the APAC region. Joerg's career has developed right along the rise of the Internet, Media and Telecommunication industries since the mid-nineties. With sound credentials in both the Business Development and Marketing arena, Joerg has also spent over 12 years in various parts of Asia, including Singapore, Korea and Hong Kong. Having initially started his career in the consulting industry. Joerg in 1999 was appointed Managing Director for the CANBOX Technologies group's regional subsidiary in Singapore. In this capacity, he was responsible for establishing CANBOX's Asian market presence for Unified Messaging services and for setting up the infrastructure required to provide them. Joerg returned to Europe in 2001 to consult in the Telecommunications industry and has conducted various projects for mobile and fixed line carriers, network operators as well as industry vendors. Keen to again engage in Business Development responsibilities in Asia, he left the consulting industry in 2007 and joined Netbiscuits to open their office in Singapore.
Emmanuel Gadaix, Technical Director, Mobile Payments Division
Megapay Limited, Hong KongEmmanuel Gadaix is Technical Director for the Mobile Payments Division at Megapay Limited.Emmanuel leads the development and implementation of mobile payment solutions for theMegamedia group of companies. As a seasoned telecom security specialist, he started his career atNokia in 1994, and has been instrumental in the launch of several GSM mobile networks acrossAsia and Europe. During the last ten years, Emmanuel has delivered consulting services tocompanies such as Nokia, Reuters, Orange, Telenor, Lucent Technologies, O2, MTN, Etisalat andPricewaterhouseCoopers, designing and delivering projects in the areas of Value-Added Services,Intelligent Networks and GSM/3G Security.Emmanuel first presented his research on GSM security during 2000, and has built a strongreputation as a colorful and engaging speaker at telecommunications and security conferencesacross the globe. In 1997 he founded a company pioneering specialized security services fortelecom operators and now sits on the board of several other security companies such as TSTFand P1SEC.
<ul> <li>Mr. Tarik Husain, Business Development Director, mCommerce</li> <li>Sybase 365</li> <li>Tarik Husain is the Business Development Director for Sybase 365's Mobile Commerce division, where his responsibilities include driving and managing key global strategic partnerships, and formulating strategies for Sybase 365's global mobile banking, mobile payments and mobile remittance business.</li> <li>Sybase works with more than 200 world leading financial institutions and 800 mobile operators around the world, such as Citibank, Standard Chartered Bank, HSBC, Western Union, Vodafone, 02, Celcom, Maxis, Mobilkom and T-Mobile to enable a wide range of SMS, USSD, WAP and Client based (JAVA, iPhone, Blackberry) financial mobile services. As the number one provider of mobile messaging services globally, Sybase 365 can enable mobile financial services to more than three-quarters of the globe's mobile population.</li> </ul>
Gautam Shiknis, Chief Executive Officer, Mchek India Gautam Shiknis, Chief Executive Officer, mChekGautam comes with an extensive background of entrepreneurship/ marketing/ academics and specializes in creating new industries. An MBA from NMIMS, Mumbai, he started at Saatchi & Saatchi – on launches of top MNC & Indian brands. He was "the best performer" years in a row, and won awards from Procter & Gamble for "outstanding contribution". He turned entrepreneur as founder CEO of TheoryM – India's earliest interactive marketing/ data analytics specialist. TheoryM (started with US\$ 500 ) went on to become one of India's largest Digital Media & Data Analytics players working with Unilever, ICICI Bank, Citibank, Shoppers' Stop, Raymond, Lakme, Star TV. In 2005, Gautam ventured into media, as Founder & MD of Palador – currently India's largest player in "World Cinema". When Palador started, the category was less than US\$ 100k per annum. It now turns over more than US\$ 20 million annually. For this pioneering contribution, CNN has recognized Gautam as one of the "Top 20 media professionals to Watch Out for".
Kyoshi Mori, Mobile Strategy and Standards SpecialistNTT Docomo, JapanKyoshi Mori is a Mobile Strategy and Standards Specialist, a key member in the NFC Services andInnovation Group with a track record of developing the Japanese Mobile NFC industry of morethan 60 million users and over 1 million shops. Using the group's extensive marketing, technical,operational and service planning experience, Mori is responsible for NTT DOCOMO's contributionto the global standardization of NFC enabling NFC interoperability between Japan and it'ssurrounding markets to become a commercial reality. In addition to global standardizationwork, Mori is also involved in the strategic planning of NTT DOCOMO's next generation MobileNFC services.Sean Woo, Senior Product Manager, Value Added Service Dept.
Chunghwa Telecom Mobile Business, Taiwan

Sean Woo is a Senior Product Manager of Value Added Service Dept., Chunghwa Telecom Mobile Business Group, deeply involved in unlimited data plans, mobile device customizations, mobile instant messaging services, mobile social networking, and currently one of the major members of NFC service developing team.
Ahmed Armaan Siddiqui, VP-New Business Corporate StrategyRobi Axiata Ltd BangladeshBeing one of the pioneer resources of VAS and innovations in Bangladesh, Armaan has been an integral part of the nation's innovation and technology transformation for more than 9 years. He achieved unique success stories Launching CDMA EVDO, first 3G in Bangladesh, an active value addition to the society on technology with Zoom (CDMA 2000 1X) launch, the first wireless nation wide internet and assurance of market leadership on modem based internet, foundation of product developments in VAS sector mostly in BREW,SMS, IVRS, CRBT, WAP, WEB and so on with the launching , key concentration on the innovation/ R&D of the whole VAS and internet ecosystem on access, user, application and content SPEC, business development with the PPP (private public partnerships) potentials with Government projects for a digital Bangladesh, mobile Commerce and BOP application/ content drive thru various access channels.
<ul> <li>Kaflina Kamalul Ariffin, MSc. E-Commerce (UK), BBS (NZ), Dip. IT (MY), Deputy</li> <li>Director - Digital Signature Unit Malaysians Communications and Multi Media</li> <li>Commission (MCMC)</li> <li>Kaflina have had engagements and presence at international conferences on Asia Pacific Postal</li> <li>Regulatory and Economic Reform; ASEAN Australia E-Commerce Development and</li> <li>Infrastructure; ASEAN Online Digital Convergence, ASEAN Single Window; APEC Paperless</li> <li>Trading and Mobile Financial Services.</li> <li>Kaflina has over 10 years of experience in strategic planning; business development; project</li> <li>management and policy implementation for E-Commerce, the Multimedia Industry, and the</li> <li>Financial Services Sector. She is currently the Deputy Director of MCMC. Since 2004, her key</li> <li>responsibilities includes Public Key Encryption for Identity Security, Regulation of Compliance to</li> <li>the Digital Signature Act, Development of Local Content Industry for Malaysia's Broadband</li> <li>Initiatives, New Policy Development of the Postal Industry and Development of Internet</li> <li>Governance in Malaysia. Some key achievements during this period were the establishment of</li> <li>policies and framework for Certification Agencies in Malaysia, the planning of Digital Lifestyle</li> <li>Initiatives, Sousing on Mobile Commerce, the development of the New Postal Bill and Related</li> <li>Regulations.</li> </ul>
Ng Wei Ken, Head of M-Commerce, Celcom MalaysiaWei Ken has been a member of Celcom's pioneer Mobile Commerce team since 2007. He is currently the Head of M-Commerce in Celcom's Product Innovation Division which serves as the technical resource centre for all Celcom technology initiatives.With his contribution, Celcom launched Celcom AirCash in 2009, the region's first USSD-based mobile commerce service. Wei Ken's role covers the technical development of Celcom's entire m- Commerce initiatives covering product development, system integration, user experience interface, product service enhancements and research and development. Wei Ken has had overseas project management experience on e-Commerce in Thailand and Bangladesh.
Roy Heong, VP Alternate Channels & E-Business, Citibank MalaysiaRoy Heong is the Vice President who is heading Alternate Channels & E-Business in CitibankMalaysia. He has a consistent record of achieving significant business results in driving revenueand growth in this space due to a blend of strategic planning and business acumen skill setscoupled with operational execution experience. In Citibank, he has pioneered breakthroughprograms that have led to exponential growth yearly over the past 5 years in new acquisitions viathe Internet and Mobile channels. He also transformed Citibank Malaysia's Internet and Mobilechannels into award winning sites that lead the industry on the pillars of best in class customerexperience and innovation, whilst growing channels revenue by more than 200% over the last 3years.
Yoav Elgrichi, Director of Business Development Asia Pacific, VeriFone, Singapore Yoav is the Director of Business Development at VeriFone, a globally recognized leader in secure electronic payment technologies and terminal deployment. The company consistently strives to enhance consumer payment experience at point of sale. VeriFone terminals incorporate front- line technology and are NFC-ready.Yoav has 15 years of experience in the mobile and IT industry, specializing in mobile Value Added Services (VAS), mobile internet and mobile content. Now with VeriFone, his focus is to drive mobile payment and NFC initiatives in Asia.

## **SPONSORS**

**Coffee Break Sponsor** 



Megapay is a Mobile Payments solutions provider that specializes in the development and implementation of secure, flexible and innovative platforms that give Mobile Network Operators (MNOs) the ability to offer general online payment services to mobile phone users. Megapay's technology provides MNOs the perfect opportunity to open new and sustainable revenue streams by, in effect, turning them into ultra-efficient payment brokers.

Headquartered in Hong Kong, Megapay is part of the cloud services group Megaworld. The company was founded in early 2010 and is headed up by Emmanuel Gadaix, a recognized expert in the field of GSM Mobile Networks and Telecommunications Security.

#### **Technology Sponsor**



Netbiscuits is the world's leading cloud software service for cross-platform development, publication and monetization of mobile websites and apps. The company serves the mobile Internet programs for premium online and media companies such as eBay, Universal Music, MTV Networks, TV3 Malaysia and Sensis Australia, as well as leading agencies such as Sapient, Publicis, Razorfish and Ogilvy. Globally Netbiscuits processes more than 3.5 billion mobile page deliveries for its customers each month. Founded in 2000, the company has 90 employees in the USA, Germany, UK and Singapore.

The award winning Netbiscuits platform is available as a cloudbased software service (SaaS). At www.netbiscuits.com all tools, interfaces and mobile enabling technologies are provided to develop, publish, monitor, and monetize professional mobile web applications. By using Netbiscuits,

media companies, agencies, retailers, brand owners, developers, and service providers achieve a faster path to profit from their mobile Internet programs. In 2009 Netbiscuits won the internationally recognized ME Award for the "Best Mobile Publishing Platform".

#### Sponsor



Telepin Software is a leading provider of mobile transaction platforms, providing mobile operators the most efficient and cost-effective way to control their distribution network, maximize revenues from mobile financial services, and deliver innovative mobile financial applications. Telepin's Cayman Transaction Platform enables a full suite of electronic, transaction-based applications for mobile subscribers to recharge their mobile airtime without the use of physical cards or vouchers, facilitate P2P money transfers, allow for electronic bill navments and more using multiple channel interfaces WATCH OUT for the next roll out of our 5<sup>th</sup> Mobile Commerce Summit ASIA in The Fullerton Hotel, Singapore

# 5TH MOBILE COMMERCE S SUMMITASIA 19-22 March, SINGAPORE

Main Conference, 20<sup>th</sup> to 21<sup>st</sup> March 2012

Post-conference, 22<sup>nd</sup> March 2012

For Enquiries about the Agenda, Opportunities for speaking, Media and Endorsement proposals for the **5th Mobile Commerce Summit Asia**, Please contact:

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